



The Coleman Connection

Agents

Bob Richins - Manager

Dottie Nigrelli

Stu Weier

Sally Owen

Sue Christy

Joan McCormick

Tamsy Markham

Robin Knisley

Jane Davis

Desa Buffum

Tom Nigrelli

Diane Nardone

Rob Richins

A Note From Bob

Goings on About Town and Beyond

The Watch Hill Coleman office continues on its successful course. After a banner year, we have garnered the best listings at the fairest market prices in our great area. We have increased the sales staff with outstanding new members. Coleman is putting together a new and improved Web site and Kevin is the genius guiding us in this computer age.

Contrary to all the forecasts of gloom, we realize we live in an unaffected location and the demand will always be there. Westerly continues to become a more vibrant community with events in Wilcox Park, the year round Colonial Theater Productions, eclectic shops and well established restaurants. The train station makes commuting a breeze for summer commuters from Greenwich, New York and points south.

We all benefit from this growth. Our rentals are substantially ahead of last year and I stress with urgency that fall is the best time to put your home in the rental pool and especially so in the Weekapaug area. Watch Hill owners, please be sure to leave stickers for your renters.

The only downside in '07 has been the health issue for one of our most treasured assets, Sue Christy. Please join our prayers to get her back on the pathway to feeling good and putting these last two months behind her. On the plus side, Joan McCormick and Bill Coleman are back in action!

Now as we face summer, may it be filled with sunny days, cool evenings and wonderful times with our families and friends.

- June 1-24 "Lullaby of Broadway" The Granite Theater
For tickets and information 401-596-2341
- June 6 Westerly Arts Night Downtown Galleries & Studios
open to exhibit new works 5-8pm 348-0733
- June 10th Wickford Cup Race 1:30 Sailing for Schools
Toy Boats race in Wickford Harbor 401-295-5566
- June 15-17th 33rd Annual Newport Spring Boat Show
- June 16th 3rd Annual Richard A. Dumouchel Memorial
Scholarship Golf Outing Weekapaug Golf Club
www.weekapaugfoundation.com
- June 21 Summer on the Refuge explore the habitat
and history of the refuge with a US Fish and Wildlife
service guide. 2-3pm, East Parking Lot Charlestown
401-364-9124
- June 22-24 Newport Flower Show Rosecliff 401-847-1000
www.newportflowershow.org
- June 23 The 27th Annual Chorus of Westerly
"SUMMER POPS CONCERT" 596-8663
- July 9-15th The Big Apple Circus Ninigret Park Charlestown
401-364-0890 www.bigapplecircus.org
- July 14th Sandcastle and Boogie Board contests Fenway
Beach starting time 9am
- July 16-19th Billabong Surf Camp for Weekapaug residents
and renters to sign up go to www.billabongcamps.com
- July 19 Smokey the Bear Parade 5pm Atlantic Avenue
www.misquamicut.org
- July 21-22 Reggae Festival Ninigret Park noon-10pm
860-536-9740
- July 28 Misquamicut Music Festival Concert and Fireworks
State Beach 6pm 401-322-1026
- August 2-5th Weekapaug Invitational Croquet Tournament
- August 5-9 Junior Lifeguard Program Weekapaug Beach

Rainy Day Activities

- Mashantucket Pequot Museum 800-411-9671 daily 10-4
- Cottrell Brewing Company 100 Mechanic St. Pawcatuck, CT
860-599-8213 Daily 8:30-5:30
- Whale Watching and deep sea fishing Trips
francisfleet.com - 860-783-4988
- Jonathan Edwards Winery North Stonington, CT
www.jedwardsvinery.com for hours call 860-535-0202
- Langworthy Farm Winery Wed.-Sun.12-5, Rt1A Westerly
401-322-7791 www.langworthyfarmwinery.com
- "Walk on the Wildside" Denison Pequotsepos Nature Center
National History Museum Trails 125 acres, live animals



SEA SCHOOL

In Watch Hill I've Learned...

To play in the sand,
 To run on the beach
 To race back to the house to play hide and seek
 My cousins and I,
 We make quite a band
 We played "Happy Birthday"
 It was quite grand

At Watch Hill I've learned...

To brave the waves
 To float among
 Those big watery caves
 To tube from a boat
 To flip into the sea
 To ride the carousel
 With very much glee

At Watch Hill I've learned...

To go to St. Claire's and order hot dogs with fries
 To stop by the Candy Box to get sweet fudge with red ties
 Chipped beef in the morning
 My Moms favorite meal
 We'll visit the Cooked Goose for every free meal

At Watch Hill I've learned...

Family is Fun to have by the sea

OCEAN HOUSE UPDATE

With and another busy summer not far behind, we have just received the latest update from the Ocean House team:

The following activities will occur in phase I/summer 2007 and is what residents and visitors to Watch Hill can expect:

- 1 Excavating the soil necessary for building foundation and underground parking
- 2 Excavating and building a retention wall necessary for the loading dock and delivery area.
- 3 Exporting the excess soil off the site.

In the fall, after the busy summer season is over, construction will begin with the pouring of the concrete foundation and the erecting of steel. Nearly half of the Ocean House residences have reservations deposited on them but there are still some residences available each with its own spectacular ocean view. Please stop by our office for a copy of the updated Ocean House brochure and let us take you to the sales trailer to view the latest replica model of the outdoor amenity area and renderings of the interior lobby, spa relaxation room and the iconic southern porch.



THE WEEKAPAUG INVITATIONAL CROQUET TOURNAMENT

On August 2-5, 2007, the Weekapaug Tennis Club and the Pond View Racquet & Croquet Club will be hosting The Weekapaug Invitational, a regional U. S. Croquet Association (USCA) sanctioned 6-wicket croquet tournament. Entries for this tournament will come not only from croquet players around New England but from several other states as well; 30-40 men and women entrants are expected. Matches will be played on courts at Weekapaug, Pond View, Shelter Harbor Inn, and the Whittemore's Watch Hill home. Jane Shanley is the Tournament Manager; Jane and her husband Phil are owners of Pond View and both have played in other invitational croquet tournaments. Bob Kroeger, a USCA croquet instructor, is the Tournament Director. He will be directing tournament play August 3-5; in addition, he is available by appointment for croquet lessons on Thursday, August 2. Bob ran clinics in Weekapaug when the croquet court was first built adjacent to the tennis courts, so he showed many of us how much fun – and competitive - this game can be for all ages! More details of the Weekapaug Invitational will be available soon and, yes, spectators are welcome too!

Courtesy of Weegie Walsh

The Richard A. Dumouchel Memorial Scholarship

Another summer highlight, sponsored by the Weekapaug Foundation for Conservation, is the annual **Golf Outing at the Weekapaug Golf Club** on Saturday, June 16 at 10 am.. All proceeds from this popular event benefit **The Richard A. Dumouchel Memorial Scholarship**, a permanent endowment at URI, that recognizes and encourages interest in conservation. This scholarship is available to a deserving student enrolled in the Environmental and Life Services program at URI. The \$100.00/per golfer entry fee includes nine holes of golf, lunch, prizes, and hors d'oeuvres.



Consider a Blanket Mortgage

The Washington Trust Company has been assisting customers for over 200 years. Since Washington Trust is a local community bank, we have the ability to offer many unique products. One of these unique products is a blanket mortgage. Blanket mortgages give you the ability to utilize your existing equity in your property and save you money. A blanket mortgage may be just the product to fit your needs if you are purchasing a new home prior to selling or if you wish to purchase and keep your existing property.

A blanket mortgage is a mortgage loan, which covers more than one property owned by the same borrower. A blanket mortgage saves you money, you do not have to get individual mortgages on each piece of property and assists in avoiding additional fees such as mortgage insurance. Any outstanding mortgages can be consolidated into the blanket mortgage so that there is only one payment. If you sell one of the properties, the net proceeds from the sale will pay down the blanket mortgage. The mortgage will be modified to the new lower loan amount and the payment will be reduced. There is no need to refinance this loan.

To give you an example, you currently own a second home and are looking to purchase another property. You have plenty of equity in your current home, with a small first mortgage and do not wish to use all of your liquidity for the down payment; maybe you only want to put 5% down rather than 20%. Therefore, the blanket mortgage will take both properties as collateral, payoff your existing mortgage and finance the remaining portion of the new home purchase, therefore, avoiding mortgage insurance and additional costs. This scenario can also be done with your primary home and the purchase of a second home.

*Janell M. Hayes, Mortgage Loan Officer
The Washington Trust Company
126 Franklin Street, Westerly, RI 02891
(401) 348-1588 office*

Flood Insurance

Rhode Island is 37 miles wide and 48 miles long, so it is unbelievable that our tidal shorelines measure 384 miles in length! As beautiful as our beaches and coastline are, water is a powerful force of nature that can cause major destruction and financial loss. Every Rhode Islander should be aware of flood insurance. Property owners should know that the standard homeowner's insurance policy does not provide flood coverage.

The National Flood Insurance Program, NFIP, defines flood as a general and temporary condition during which the surface of normally dry land is partially or completely inundated. Two properties in the area or two or more acres must be affected. A flood may be caused by a surge from lakes, ponds, rivers or oceans, rapid accumulation of ground waters such as heavy rains, mudslides, and land erosion by waves that are exceeding normal cyclical levels.

Flood insurance is affordable. The average flood insurance premium is around \$400 per year. This is a small price to pay for piece of mind. Many people are under the mistaken impression that they will be compensated by the Federal Government if a flooded area is declared a "Federal Disaster Area". This is not the case. The money is paid in the form of a disaster loan. The average loan payment with interest amounts to over \$300 per month! Flood Insurance is available; the current maximum amount of coverage for a residential dwelling is \$250,000 on the building and \$100,000 on contents. Costs do vary so call your agent for a quote tailored to your property. Excess flood insurance coverages are also available through other markets.

Prepare yourself! The NFIP has a website dedicated to helping you separate fact from fiction. Floodsmart.gov will help your to create your own risk profile, as well as providing interactive tools to view what damages will occur at different flood stages and hurricane levels. Thorp & Trainer is also available for help. We can help you to determine cost, answer coverage questions, and provide additional tools and materials.

Kelly Townsend, AIS, INS
Thorp and Trainer Insurance
(401) 596-0146
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“The Girls of Summer Cook”

Cover Watercolor by Westerly Artist Cathy Johansen

The much anticipated Community cookbook sponsored by The Weekapaug Foundation A large committee, chaired by Jean Gailun, has worked for over a year on this

fundraising project. This 200 + page book contains wonderful recipes for year-round entertaining.

The **Cookbook Celebration Cocktail Party** is Saturday June 2nd at 5:00 pm-7:00 pm at the Weekapaug Golf Club. Popular Chef Jonathan Cohen will prepare appetizer recipes from the book. Advance reservations at \$30 per person (includes one glass of wine or beer, followed by a cash bar) are required.

Here is a delicious canapé recipe from “The Girls of Summer Cook.”

Crab-Parmesan Canapés

- 12 slices white bread, crusts off and cut into triangles
- 1 c. fresh crabmeat
- 2/3 c. mayonnaise
- 2/3 c. fresh grated Parmesan cheese
- 4 scallions, chopped fine
- 1 tsp. lemon juice

Preheat oven to 400°. Toast bread in oven until golden, about 5 minutes. Mix other ingredients together in bowl. Reduce oven heat to 375°. Spread mix on toast; bake until puffed, about 10 minutes. Makes 48. Serves 12.

To prepare a day ahead: Toast bread and keep in a sealed bag. Mix other ingredients and leave covered in the refrigerator.

Cookbooks are \$20 each plus S&H, available through the WFC Office at 4 Wawaloam Dr., Weekapaug, (401) 322-1450, www.weekapaugfoundation.com.



The Watch Hill fire department is delighted to announce the arrival of their new ladder truck. The new truck was built by Pierce Fire Apparatus of Appleton, Wisconsin and will replace the current ladder truck that has stood ready since its arrival in 1980. The new ladder truck features a 100' foot heavy duty aluminum aerial ladder with a pre-piped waterway supported by a 2,000 gpm pump. The multi-faceted truck will be able to serve the district with ladder and pumping capabilities and is commonly referred to as a “quint”. The members of the department appreciate the commitment and support of the district for their support to provide this state of the art truck.

The arrival of the new truck will be accompanied by increased activities around our traditional firehouse as it readies itself for an upcoming makeover to accommodate the new truck and much needed modernization. The addition to the station will include 1,200 square foot apparatus bay to be added to the north side of the station and much needed interior modifications. The interior renovations will include; installation of a fire sprinkler system and fire code enhancements, bathroom renovations and general repairs. The site improvements will be focused upon correcting the drainage and flooding issues and increased parking capacity. It is expected that work will begin late summer and wrap-up by years end.