# The Yankee X press **CROSSTOWN ADS & BUSINESS NEWS**

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Auburn, Charlton, Dudley, Oxford, Webster

October 8-November 5, 2021

### **U-Haul about to breathe** new life into Kmart plaza in Webster

By Rod Lee

By all appearances the former Kmart plaza on Worcester Road in Webster has seen better days, with that department store long gone and the large space previously occupied by the Shaw's supermarket to its left also sitting empty.

Another storefront was abandoned when Radio Shack closed up shop, making for a pretty forlorn sight at 74 Worcester Road despite the presence of a number of functioning businesses, including Sally Beauty Supply, Divine Nails & Hair Spa, The Vault, Family Dollar, Anytime Fitness and Webster Smiles.

All that is about to change, with U-Haul Moving & Storage taking over the old Kmart site with plans to add more than seven hundred fifty indoor climate-controlled storage units along with truck and trailer sharing and a retail showroom providing boxes, moving supplies, towing equipment and more according to Andrea Batchelor who is a public relations specialist with U-Haul International in Phoenix.



What was once at Kmart store on Worcester Road in Webster has been taken over by U-Haul and will be put back into use as a moving and storage facility.

This is good news, Ann V. Morgan, director of planning and economic development for the town of Webster, told the Xpress.

The arrival of a U-Haul store "will definitely revitalize that plaza

a little more," Ms. Morgan said on September 27. "The parking lot is my biggest concern, if they want to use that for storage units. But what they're planning to do to the exteri-

Continued on page 2

### **INSIDE**

**BIRD FRIENDLY** 

Wooland landowners grant PAGE 2

**AL'S RUBBISH** 

Customer service first

**NICHOLS COLLEGE** 

Welcomes new president

**HEALTHIER BAKING** 

Reducing sugar PAGE 16

LIVING ON WITH LINCOLN

Lincoln's good vibes PAGE 19

### Francis Mikolajczak is Grand Marshal of Veterans Day parade

November 11 will be a day to honor American veterans for their love of country and their willingness to serve and sacrifice for the national good. One member of that unique brotherhood is Petty Officer 3rd Class Francis Mikolajczak United States Navy.

The Mikolajczak family lived on the corner of Hill and High Streets, a warm, friendly neighborhood of diverse ethnic groups, all hard working immigrants, mostly Greek and Italian.

During the war they all worked two jobs and maintained backyard gardens and flocks of hens along with a few ducks. They all waited for sons and daughters to return from the battlefields of Europe and the islands of the Pacific and they all shared the pain when there were casualties.

When the 'big one' ended, the troops returned to a jubilant hometown and enjoyed a booming economy and a world at peace.

Those were the early years of sent four of its graduates into the Frank's life. There was no doubt that

some day he too would serve his country.

Frank began his education at the School Street School and remained in the Webster school system until graduation from Bartlett High in 1959. As a senior he played football, admitting that he had more interest in cars than he did in sports. He worked after school at Chabot's garage on West Main Street in Dudley.

In that summer, the class of '59

Continued on page 4



2021 Veterans Day Grand Marshal Francis Mikolajczak.







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### **U-HAUL**

Continued from page 1

or of the building is exciting. We hope it sparkles when all is said and done. The ideal reuse would be commercial or retail but anything that breathes life into that plaza we're pleased to see."

All that remains is for U-Haul to get a final site-plan approval from the Planning

Board, which is pending, Ms. Morgan said.

Ms. Batchelor indicated that U-Haul is aiming for an October opening.

The former Shaw's space remains available and is being marketed by Keypoint Partners of Burlington. Ms. Morgan is not aware of any plans for that location but says "I hear stuff all over the place. I get calls all the time. I do know that a delivery service person is going to be opening two doors down from The Vault."

containers. professional hitch installation and propane will also be available on the store's 9.5-acre lot in the future.

U-Haul is thrilled with the opportunity to set up operations in Webster.

"We're investing in Webster and we look forward to serving customers in this community for years to come," Jerry Ouellette, who heads up the U-Haul Company of Western Mass. and Vermont, said. "There is a need for our climate-controlled storage options in Webster. We are excited to meet that need and be a leading self-storage provider in this market."

U-Haul portable storage

Acquisition of the property was driven by U-Haul corporate sustainability initiatives, Mr. Ouellette said. He said that U-Haul supports infill developments to help local communities lower their carbon footprint. The adaptive reuse of existing buildings reduces the amount of energy and resources required for new-building materials and helps cities and towns reduce their unwanted inventory of unused buildings.

> "U-Haul has been repurposing old buildings for decades in order to eliminate blight and benefit the communities we serve," Mr. Ouellette said. "We're pleased to showcase our sustainability model in Web

ster. Our goal is to provide residents with the best moving services and a clean, dry and secure facility where they will want to store their belongings."

Mr. Ouellette said U-Haul plans to employ at least twelve team members once the Worcester Road store is fully operational. U-Haul will look to hire locally to support job growth in the Webster community. U-Haul was recently honored as a "Best for Vets 2020" leading veteran-friendly employer by The Military Times and actively recruits former service personnel and gives them preference in the hiring process.

Mr. Ouellette points out

that U-Haul has continued to serve communities during the COVID-19 recovery by offering contactless business programs and enhanced cleaning protocols, including added steps for sanitizing equipment between customer transactions.

U-Haul products are used daily by first responders, delivery companies bringing needed supplies to people's homes, small businesses trying to remain afloat, college students and many other dependent individuals and organizations, in addition to the do-it-yourself mover.

Contact Rod Lee at rodlee.1963@gmail.com or 774-232-2999

## **Store Closing/Retirement Sale**

Rockdale

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After almost 11 years in business, I have decided the time has come to close our store and retire!

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168 Gore Road, Webster, MA 01570 PHONE: 508-943-8784 FAX: 508-943-8129

### Make your woods bird friendly

TLGV and partners launch next round of \$6.1 mil Southern NE Heritage Forest Grant program

Attention woodland landowners: Funding is available to improve your woodland habitat for important bird species and to manage your woods for wildlife and people. The Last Green Valley (TLGV), the MassConn Sustainable Forest Partnership (MassConn) and the Northern Rhode Island Conservation District (NRICD) are pleased to offer the next round of funding for woodland landowners to obtain forest management plans with bird habitat assessments.

The program is part of the \$6.1 million Southern New England Heritage Forest conservation effort, an unprecedented three-state collaboration made possible through the Regional Conservation Partnership Program (RCPP) of the USDA Natural Resources Conservation Service (NRCS). The NRCS funding is being matched, bringing the economic infusion into the region to \$12.2 million.

A professional forester will walk your property and coordinate with the Audubon society in your state to produce a high-quality forest management plan with a bird habitat assessment of your woods. The plan will recommend measures you can take to improve the health of your woods. The plan will meet federal and state requirements and may be used to apply for property tax reductions at the local level

Grant funds are available to pay for most of the forester's costs and to completely fund the bird habitat assessments. Landowners will be responsible for choosing a forester from an approved list and paying for a percentage of the total cost of the forest management plan.

This program is ideally suited for landowners who have never had a forest management plan and own more than 10 acres of woodlands.

Program requirements vary by state. To get started, contact the lead partner for your state. The partners can assist with the application process. The application deadline for Connecticut and Rhode Island is Friday, December 17th, but we recommend you begin the process early to ensure the application is complete before the deadline. Massachusetts is accepting applications on a rolling basis so you may apply at any time.

Visit www.thelastgreenvallev. org for links to the application materials, including a list of communities in Connecticut. Massachusetts, and Rhode Island that are included in this program. Contacts: For Connecticut Projects - Bill Reid, 860-774-3300, bill@tlgv.org. For Massachusetts Projects - Christopher Riely, 401-225-6135; christopher@sweetbirchconsulting. com. For Rhode Island Projects - Marina Capraro, 401-934-0840, mcapraro.nricd@gmail.com

Supporting partners for this

project include: MA Executive Office of Energy and Environmental Affairs, Providence Water, Yale School of Forestry & Environmental Studies, CT Department of Energy and Environmental Protection. Hull Forest Products, Thames River Basin Partnership, New England Forestry Foundation, Eastern CT Conservation District, Norcross Wildlife Foundation, RI Division of Forest Management, RI Woodland Partnership, Harvard Forest, Yale Sustaining Family Forests Institute, Audubon Connecticut. Mass Audubon and Audubon Rhode Island.

The Southern New England Heritage Forest is a 1.49 million-acre unfragmented forest corridor stretching along the Connecticut and Rhode Island border to the Quabbin Reservoir in Massachusetts. Bounded by more heavily urbanized areas, with more than one million nearby residents, the SNEHF has an astonishing 76 percent forest cover and offers one of the last viable wildlife corridors from southern to northern New England.

The Last Green Valley National Heritage Corridor is the heart of the Southern New England Heritage Forest and is the last stretch of dark night sky in the coastal sprawl between Boston and Washington, D.C. The Last Green Valley, Inc. works for you in the National Heritage Corridor. Together we can care for it, enjoy it and pass it on.



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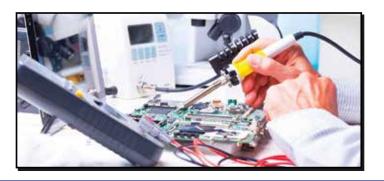
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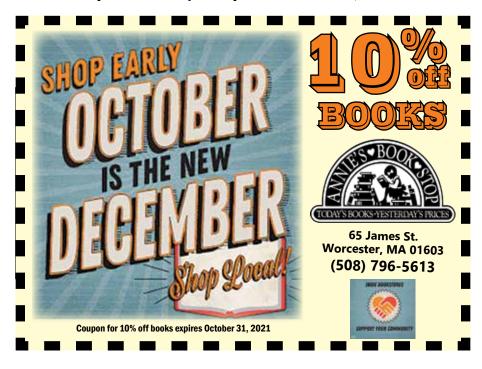
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# GRAND MARSHAL Continued from page 1

military. Tom Bembenek, Ray Hade and Lynn Frost joined Frank and took the oath to protect their country from all enemies. Frank attended boot camp and electrician school at Great Lakes N.T.C. before being assigned to the USS Wasp CVS 18. The ASW carrier was being overhauled while dry-docked at Boston shipyards.

Since Frank's surname contained most of the alphabet, his superiors christened him 'Ajax.' The nickname stuck for his entire four year enlistment.

Frank's first cruise was detoured when the Wasp was ordered to proceed to



the former Belgian Congo. The mission was to evacuate civilians who were endangered by the two warring factions of the country. Wasp arrived after the Air Force provided the service. The carrier, however, supplied the flyboys with the aviation fuel necessary for their planes to fly. A huge part of the next year or so was spent visiting countless seaports on the Mediterranean and Adriatic Seas, the British Isles and Scandinavia. That is what sailors do, enjoy liberty on the beach.

In April of 1961, JFK, the CIA and a band of Cuban exiles launched the Bay of Pigs invasion. It was a poorly executed and ill-conceived caper that was over in a matter of hours. Exiles were imprisoned and the president had a foreign policy failure added to his legacy.

Castro asked his benefactors, the Russians, for missile batteries to deter any further attempts to invade Cuba. Soviet Premier Nikita Krushchev agreed and shipments began. Spy planes photographed the launchers and the delivery of missiles. Kennedy could not allow that to happen in this hemisphere. The world held its breath... and waited for a 'blink.' Rejecting more aggressive action the president ordered a quarantine or blockade of Cuba, banning all foreign vessels from delivering their cargoes. A squadron of destroyers and the aircraft carrier USS Wasp, CVS 18, was ordered to enforce the blockade.

This mission would not be like the usual "courtesy call" to exotic ports, nor a humanitarian visit for evacuation of those endangered. The Wasp, also known as "Stinger" by its crew, was carrying the newest anti-submarine detection devices and weapons. The presence of Soviet subs off-shore was



a certainty, and a threat that Frank and his shipmates had to deal with.

Soon after arrival officers and crew welcomed the addition of heavy cruiser USS Newport News, the flagship of the blockading forces.

Cooler heads prevailed. Kennedy and Krushchev did not blink, ending the Cuban Missile Crisis. The US would remove missiles in Turkey, and Russia would remove the weapons in Cuba. The world could breathe again. Ajax went on his last cruise and was honorably discharged on June 3, 1963, with the rank Electricians Mate 3/c. He has received the Good Conduct Medal, the American Defense Medal and the Armed Force Expeditionary Medal.

Back home and in civilian clothes, Frank worked at Electric Boat and American Standard. He retired as a maintenance man from the Webster Housing Authority.

Not one to sit idle, Frank moonlighted as an entertainer, his alter-ego "Elvis" delighted audiences on the east coast, working with the 5 Satins, Tiny Tim and Joe Consolie and Flashback. He has done shows for hospitalized veterans, nursing homes and many charitable organizations.

Frank holds memberships in the VFW, the PAV and the American Legion.

Frank resides in Dudley with his wife Debbie. The couple heads south to Myrtle Beach for the winter even though San Remo, Italy, was his favorite port-of-call. Frank is still performing for his new friends down south.

Navy Veteran Frank Mikolajczak has been chosen as the Grand Marshal of 2021 Veterans Day program. Perhaps we can listen to his rendition of our National Anthem.

Thank you for your service, Frank.

- Don Wayman

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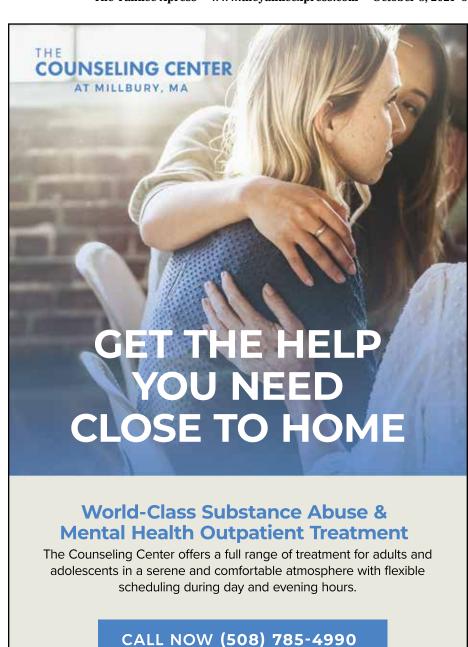
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### Gladys E. Kelly Public Library calendar of events

The Gladys E. Kelly Public Library in Webster. 2 Lake St., Webster, 508-949-3880, has listed the following calendar of events. All programs are scheduled to be held outside on the Library lawn (unless otherwise noted), weather permitting.

### **Adult Programming**

Indoor Movie Night - Third Thursday of the month, next on October 21, 6:00 p.m. Join us monthly on the third Thursday of each month as we show a new release film. We'll make theatre-style popcorn for you to enjoy. The film selection changes each month, call the Library for this month's title: 508-949-3880.

Book Discussion Group - The Gladys E. Kelly Public Library Adult Book Discussion Group meets at 6:30 p.m. on the third Monday of the month. New members are always welcome. The meeting will take place via Zoom. Stop by the library, or reach out by phone to 508-949-3880, or by email to ehale@ cwmars.org for inquiries.

Fall Concert Series: The Promise is Hope - October 9, 2:00 p.m. "Folk that makes you feel stuff" is exactly what Ash & Eric L'Esperance (spouses & band mates) set out to create through their collaborative project, The Promise is Hope. Their music marries two distinctly talented songwriters whose sound draws from the deep and vast well of the roots music tradition. Ashley's airy and intoxicating tone (think Alison Krauss) blends beautifully with Eric's sweet, deep voice (think Cat Stevens). The two artists complement each other in every respect, as with one voice they take their lis-

teners on an exploration of the deep mysteries within nature and human relationships. With tightly woven harmonies, two acoustic guitars, and intimate songwriting, the pair presents a beautifully moving, inspired & connected live set. Pop-Matters says, "It is folk music, but folk that doesn't find any quick or easy comparisons. Instead, it might be said that the L'Esperances have found their unique path within the storied tradition." Concert is scheduled to be held outside, but will happen in the Library Community Room in case of rain. Please bring a chair or blanket if the concert is being held

Spirits of New England with Dustin Pari - October 18, 6:30-8:00 p.m. Dustin Pari, a paranormal investigator and speaker with 25 years experience researching the unknown, will be presenting a talk about the legends, lore, and paranormal happenings he has seen and investigated across New England. Dustin is known for his wacky and slightly offbeat sense of humor, which helps to balance the light and dark material that can make up the paranormal world. This lecture brings a great bit of local history colored with some chilling tales of the supernatural! No registration required.

### Children's and young adult programming

Songs and Stories Storytime - Wednesdays at 10 a.m. Join Miss Emily Wednesday mornings at 10 am to read books, sing songs, and do rhyme games. Meet other children and caregivers at this community event. After stories, catch up with other

community members over a simple craft. This Storytime is best for children 0-5, but all ages are welcome. Masks are required for everyone in the children's room over the age of 2 years. Disposable masks will be available.

LEGO Club - Thursdays from 3:30-4:30 p.m. LEGO Club is back, and we're so excited to have you build with us again. Stop by the storytime room every Tuesday at 3:30 to freeplay with our bucketloads of LEGOs or try out our weekly challenge. Masks are required for everyone in the Children's Room over the age of 2 years. Disposable masks will be available.

Drop in Paint Hour - Tuesdays from 3:30-4:30 p.m. It's time to break out the paintbrushes. With a variety of paints and paper available, bring your artist of any age to join in the fun. Masks are required for everyone in the Children's Room over the age of 2 years. Disposable masks will be available.

STEAM Kids - Thursdays, 3:30-4:30 p.m. Join Miss Emily in a weekly STEAM event. That is Science, Technology, Engineering, Art, and Mathematics. Each week there will be a new project to tackle from slime making and catapult challenges, to board game development and bath bombs. Every week contains some take home element. These events are best for children 7-12, but siblings are always welcome. Some events may have a limited number of places, in this case children between 7-12 will have preference. Caregivers must remain for the duration of the event. Masks are required for everyone in the children's room over the age of 2 years. Disposable masks will be available.

### **Programs and events at the Pearle**

Join the Pearle L. Crawford Library, 40 Schofield Ave., Dudley for one of the virtual programs at the Pearle. To register go to www.crawfordlibrary.org or call 508-949-8021

Knit and crochet group Thursday 5:30 - 7:30 p.m. and Friday 10:00 a.m.-12:00 p.m. All stitchers are welcome for this informal group, meeting weekly in the Fels Room.

Toddler time, Wednesdays 11:00 a.m. Come join us for Toddler Time. We will have a different theme each week with stories and songs. This is geared for ages 18 months to 3.

Baby time, Fridays, 11:30 a.m. Join us for a Baby Time story time. We will be doing songs, fingerplays, and reading to our babies. This is geared for babies 0-15 months.

Pre-K power storytime Tuesdays 11:00 a.m. Join Miss Lida for Pre-School Story Time. We will be exploring a new letter each week starting with A and ending in the spring with Z.

Dungeons and Dragons group Mondays 5:00 p.m. Have you ever wanted to learn to play D&D or are you a player looking to join a group? We have an experienced DM starting a group on Monday Nights at the pearle. If you have a Player's Handbook or dice bring them with you. We will have extras for anyone who needs them. Free; registration required.

Pokemon Club, Tuesdays 3:30 p.m. Calling all Pokemon fans! Children ages 7 to 14 are invited to join our club. This meeting will be a great opportunity to meet other players and share ideas. Please make sure you bring your trading cards and anything else you would like to share and discuss.

Lego challenge Wednesdays 3:30 p.m. Come join us each week for a different Lego challenge, from writing your name in Legos to making a Lego zipline. Ages 5+

Playful engineers Saturday, October 9, 11:00 a.m.-1:00 p.m. In these hands-on, STEM focused workshops, participants design, build, test, and play with Rube Goldberg Machines, paper constructions, plus domino towers, exploding popsicle-stick snakes, and other awesome engineering explorations. Sponsored by the Hugh W. and Harriet K. Crawford Endowment.

Saving money and the earth while living a life of abundance, Thursday, October 14, 6:00-7:30 p.m. Join Ann Kearney for this Zoom program where you will learn concrete strategies for saving money and having a smaller environmental footprint. Learn to create a Digital Dream Board to visualize and clarify your goals, priorities, and hopes in order to empower you to make meaningful changes. Ann spent two years living in an RV while traveling the country with her husband and three children. In preparation for their journey they sold or gave away 90% of what they owned. She has years of experience with frugal living, homeschooling, plant-based cooking, traveling, and environmentalism. Registration is required for this virtual program. Registered participants will be sent a link to the Zoom event 24 hours before the program. Sponsored by the Hugh W & Harriet K Crawford Endowment

Deb's sing and swing, Thursday, October 21, 10:30-11:15 a.m. This is a 45 minute interactive program featuring singing, guitar music, dancing, rhythm instruments, stories and variety of fun props, including a parachute, beanbags, scarves, and pom poms. These programs are theme-based, and cover everything from holidays and seasons to dinosaurs and bugs. Sponsored by the Friends of the Library.

Songbirds of the Northeast, Thursday, October 21, 6:30-7:45 p.m. Join naturalist John Root for a power point presentation featuring both photographs and recordings of our region's songbirds. The role of song in these birds' lives as well as their diet, social behavior, and other adaptations for survival are discussed. Participants also learn how to provide attractive habitat for songbirds. Questions and comments are welcome throughout the presentation, which is open to all ages. Sponsored by the Dudley Cultural Council

Cricut class, Saturday, October 23, 10:00 a.m.-1:00 p.m. Do you have a cricut cutting machine at home? Are you not sure where to start with using it? Come and learn about your machine, Cricut design space and complete two Christmas ornaments with two different materials. Our own youth services librarian, Lida Carroll, will teach you the basics. Bring your laptop, cricut machine, tools, and glue with you. The other materials you need will be provided. Free; registration required.



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# Annual town meeting

WEBSTER - The Board of Selectmen has called an Annual Town Meeting for Monday, October 18, at 7:00 p.m. at Bartlett High School, 52 Lake Parkway, Webster. Anyone wishing to place articles on the Town Meeting Warrant should present them to the Selectmen's Office during regular business hours. Citizen's petitions must contain the signatures of at least 10 registered (certified) voters.









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### Living well and looking good

### High blood pressure can thicken heart wall

DEAR DR. ROACH: What is the difference between eccentric LVH and concentric LVH? Which one is more dangerous and needs more attention? My mother was diagnosed with severe eccentric LVH for body surface area with adequate systolic and diastolic functions. What does that mean? - C.F.

ANSWER: The left ventricle is the chamber of the heart that pumps blood to the entire body, except for through the lungs; that is the job of the right ventricle. When the job is too hard, usually because of high blood pressure, the left ventricle hypertrophies, meaning its walls get thicker as a response to the increased workload. That hypertrophy can be symmetrical

(concentric) or asymmetrical (eccentric). Early on, the left ventricle can still do its two jobs despite the hypertrophy: It can push out all the blood the body needs (that's the systolic function), and relax under low pressure (that's the diastolic function). Your mother has adequate systolic and diastolic function, so she is not in heart failure at this time.

If LVH is not treated, it tends to get worse. Usually the diastolic function fails first, and the left ventricle, being thick and stiff, requires higher pressure to relax properly and allow the blood to flow in from the left atrium. The major symptom of diastolic heart failure (now called "heart failure with preserved ejection fraction," or HF-pEF) is shortness of breath, especially with exertion. Some

To your

good

health

people may progress to having both systolic and diastolic failure ("heart failure with reduced ejection fraction," HFrEF), where fatigue becomes a major symptom. Swelling of the legs and increas-

ing nighttime urination are additional symptoms.

It's not good to have either eccentric or concentric LVH, but cardiac physiologists note that concentric LVH gives the heart less ability to adapt to increased stress and has a worse prognosis. Both situations need

to be treated as rapidly as possible to allow the heart to return to a more normal state. Blood

> pressure reduction whether through diet, weight loss, salt restriction, stress management, pharmacologic therapy or a combination - is the primary treatment. Some blood pres-

medications are more effective than others in helping the heart return to a more normal state, and high blood pressure experts often choose agents that are more effective in those people with LVH, especially concentric LCH, on echocardiogram. ACE inhibitors and beta blockers

sure

are typically a part of first-line treatment.

### Addictive drug

DEAR DR. ROACH: I have been prescribed Janumet XR and am concerned if this drug is addictive. I do not want to be on this medication long-term. Can I get my diabetes under control by weight management and diet?

ANSWER: Janumet is a combination of Januvia (sitagliptin) and metformin (Glucophage). Together these drugs work to reduce sugar made by the liver and to increase release of insulin by the pancreas. Janumet is not addictive.

Many people are able to control diabetes through careful management of diet and weight control (exercise is the other important lifestyle management tool); however, depending on where your sugar levels have been, your doctor may have decided to put you on medication now to protect your body. It's possible for many patients to get off medications, but it requires a real commitment: a big change in diet and exercise, usually with significant weight loss.

Dr. Roach regrets that he is unable to answer individual auestions, but will incorporate them in the column whenever possible. Readers may email questions to ToYourGoodHealth@med.cornell.edu. (c) 2021 North America Synd., Inc. All Rights Reserved

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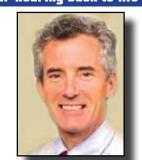
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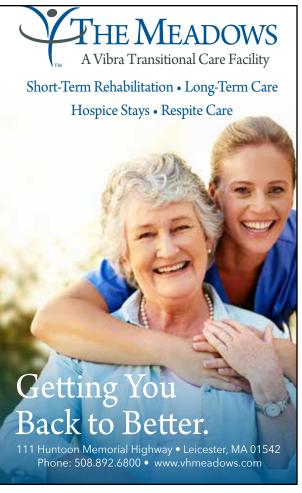
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## Bay Path practical nursing students complete Mental Health First Aid training



Pictured from left: Marvelous Undag, George Boamah, Christine Mowry, Lynn Lynch, Kennedy Irungu. and Alex Mupengu.

CHARLTON - September was National Suicide Prevention Month and Bay Path practical nursing (PN) students did more than just share a post on social media. The PN class of 2022 learned the signs of suicide to prevent home or workplace-based tragedy. Research states that the overall suicide rate in the US has increased by 35% since 1999 and suicide is the 10th leading cause of death overall in the US.

The faculty, staff, and practical nursing students of Bay Path Practical Nursing Academy are ready to change these numbers. The PN Class of 2022 completed the Mental Health First Aid (MHFA) training lead by Christine Mowry, Executive Director, and Lynn Lynch, Business Manager, of the Shrewsbury Youth and Family Services, Inc. The 6-hour curriculum, completed in one full professional development day gives the participant a 3-year certification upon completion. Gretheline Bolandrina, DHA, MSN Ed, RN, CRRN Academy Director at Bay Path Practical Nursing Academy has been working with Mowry for the PN students MHFA training for the past five years. "We are blessed that Christine and the Shrewsbury Youth and Family Services continue to provide the MHFA training for the PN students even through the pandemic!" said Bolandrina. "It is important for our future nurses to have the skills and knowledge to identify and respond to signs of mental disorders and how to provide initial help and support," Bolandrina added.

MHFA trained individuals may assist someone experienc-

ing a mental health or substance use-related crisis. In the MHFA course, the PN students learned risk factors and warning signs for mental health and addiction concerns, strategies for how to help in crisis and non-crisis situations, and where to turn for help. Topics covered include depression, mood disorders, anxiety, trauma, psychosis, and substance use disorders. Participants learned how to apply the MHFA action plan in situations when someone is experiencing panic attacks, suicidal thoughts or behaviors, non-suicidal selfinjury, acute psychosis (hallucinations or delusions), overdose or withdrawal from alcohol or drug use, and reactions to a traumatic event. "The tie-in is providing education to the future nurses and support so they're in the best state of mind for their nursing journey," Bolandrina said. The feedback on the MHFA training was positive. Engaging in conversation, education, and breaking the stigma of mental health disorders.

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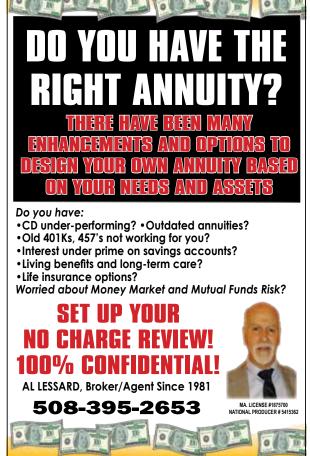


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### **Dudley Womans Club fall meet and greet**



Elaine Gould.



**Pat Bullen** 

Recently, the DWC met at Woodstock's Roseland Park to kickoff its 14th year. Elaine Gould, founder and former president presented a donation from friends and family in celebration of her birthday and 60th wedding anniversary. Pat Bullen won the September basket raffle. The upcoming club year's monthly meeting agendas, giving projects and 2021-2022 fundraisers were highlighted. New members were welcomed and all members celebrated the beginning of another wonderful year.



Members Diane Perry, Madeline Pina, Maryellen Watson



New member Marie Raucci, members Cindy Renaud and Nancy Vajcovec.

### **Dudley Cultural Council** accepting grant requests

Grant requests for programs to be offered in 2022 by the Town of Dudley Cultural Council (DCC) must be submitted online at this Massachusetts Cultural Council (MCC) website: http:// www.mass-culture.org/Dudley, starting September 1, through October 15, 11:59 pm. Applications are available on line only.

Along with MCC's requirements they must also comply with the DCC's requirements. The proposal must have a clear, written commitment of location for the event and must take place within the calendar year, January-December 2022. The DCC is stressing to applicants the importance of reviewing the updated DCC Priorities, which must be adhered to for potential grant

Grant requests will be reviewed for approval by the Board Members of the DCC. The approved grants support a variety of artistic and cultural projects and may include exhibits, artistic performances and activities, and lectures in various local venues, including but not limited to: Dudley schools, The Pearle L. Crawford Memorial Library, The Black Tavern, The Dudley Grange and The Dudley Senior Center.

Some proposals recently funded by the DCC include Rehab of Veterans Hall in the Dudley Town Complex, hands-on art participation program by Gregory Maichek, visit to the Worcester Art Museum for 4th graders at Dudley Elementary School, Dudley Hill Walking Tour brochure, Hip Hop Chair Exercise at the Dudley Senior Center.

If you have any questions, please contact Chairperson Ginni DiDonato at (508) 943-7511.

### Alzheimer's Support group

The Alzheimer's Support Group sponsored by the Alzheimer's Support Network of South Central MA meets the second Monday of the month at St. Denis Church in Douglas, at 23 Manchaug Road, from 6:00-8:00 p.m. The meetings were formerly held at Webster Manor.

Caregivers and family members not only obtain information about Alzheimer's Disease, but also learn many helpful techniques in caring for a person with dementia at all stages.

New caregivers can learn from experienced caregivers and support group leaders so they leave each meeting feeling more supported.

We welcome you to join. Frank S. Yacino

### **Dudley Womans Club October meeting**

Bring a friend and celebrate the continuation of our fourteenth year. The Dudley Woman's Club (DWC), formed in 2008 by a handful of women, remains committed to the betterment of our communities.

Through its volunteer services, the DWC supports many local



behind Wind Tiki in the 154 Thompson Rd., Webster, MA Sterling Realty Building



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charities, provides services to local veterans and local needy children.

Monthly club meetings provide members with social time as well as enrichment programs.

Please join us for our October 2021 meeting, as we celebrate Breast Cancer Awareness Month. Del Bachand of Pinkhippie. org will share information about Knitted Knockers and other BCA programs. Meeting starts with social time at 6:30 p.m., Thursday, October 14, in the Senior Center of the Dudley Town Hall. Meeting begins at 7 p.m.

For the DWC October giving project members are asked to donate gently used bras for the "Bra Recycler." In addition, bring your already bejeweled and bedazzled bras to model your creations for our members and guests to vote for "Best in

For more information please email DudleyWomansClub@ gmail.com or visit our website: http://DudleyWomansClub.org. Come join us, bring a friend, get involved and celebrate our 14th club year.

Nancy Vajcovec

### Local students named to the **Dean's List at MCPHS University**

BOSTON - MCPHS University is pleased to announce the students who have been named to the Dean's List for the Spring

Kate Bellantoni of Dudley is pursuing a Bachelor of Science in Nursing degree. Kate will graduate from the Worcester, Massachusetts campus in 2021.

Andy Nguyen of Webster is pursuing a Bachelor of Science in Medical and Molecular Biology degree. Andy will graduate from the Boston, Massachusetts campus in 2024.

David da Silva of Webster is pursuing a Bachelor of Science in Premedical Health Studies degree. David will graduate from the Boston, Massachusetts campus in 2023.

Hannah Vartanian of Webster is pursuing a Bachelor of Science in Premedical Health Studies degree. Hannah will graduate from the Boston, Massachusetts campus in 2023.

The Dean's List recognizes those students with a full-time course load who have achieved outstanding scholarship with a 3.5 GPA or higher for the academic term.





### Al's Rubbish delivers customer service first

By Janet Stoica

Sutton-based Al's Rubbish & Container company practices proactive customer service year-round, a goal that became even more important during the last 18 months with the coronavirus pandemic.

The folks at Al's Rubbish never want customers calling to ask why their trash was not picked up, their broken barrel not replaced, or waiting to respond to a request.

To prove their commitment to customer service, employees answer the phones from 8 a.m. to 8 p.m. If owner Al Gerard doesn't answer your call, then his office manager, Marnie Newton, is right on the line. Their trucks are GPS-and-cameraequipped so they can see what their drivers see back at the office and are proud of their drivers and how customer-responsive they are. Most especially during the COVID situation, their drivers were aware of all health considerations. Loyalty and service seem to be very strong attributes of Mr. Gerard, his son Colby and his entire staff.

Al Gerard began his career as an employee of Friendly's Ice Cream Corp. working his way up to District Manager. He and his wife Janet also enjoy antiquing in their antiques actually led to an interest in trucking. He began his rubbish pickup business 30 years ago in Oxford and after continued growth moved to larger facilities in Sutton where his business is now located. Soon Al's son Colby will take over the business, having learned the industry practices from his dad as well as from his time spent in business classes while in college. Their office manager Marnie Newton has been with the company for over 10 years and has watched the business grow to a 15-truck fleet with more than 300 dumpsters available for customer needs. "Last year was a very busy year for us," said Marnie, "during COVID we were deemed an essential service and, as many people worked from home, they also began many home improvement projects requiring dumpster usage. It's been very active for our waste removal container business and we couldn't be prouder of our truck crews for doing their jobs very well and doing a great service for all of our customers."

spare time. An interest in

Although Al's Rubbish does offer weekly rubbish pickup for many surrounding towns from Auburn to Westborough, the largest sector of their organization has been dumpster delivery and pickup. They will deliver their waste containers to just about all of Worcester County. The company also does estate clean outs, general home clean outs, and bulk waste disposal. "Whatever you want cleaned out and cleared out, we'll do it," says Ms. Newton. "From small jobs to large, we're here for you. We can take your old furniture either from inside your home or from your front curb. Just call us for a quote on what you need disposed from TV sets and computer monitors to mattresses and tires."

That's not to say that Al's drivers haven't experienced a stowaway or two or three in their travels. On one occasion a truck driver removed and hauled a dumpster to its new location only to find a family of three raccoons in residence. In accordance with Mass. Wildlife Law, however, he was obligated to return the dumpster to its previous location to return the critters to their original home environment. Needless to say, the furry wildlife were very happy to be back home.

On another occasion the town of Millville needed a new trash hauler for their residents due to budget cuts. Al's Rubbish to the rescue. Not only did Al's take over



Al Gerard with son Colby and office manager Marnie Newton.

ness."

the rubbish pickup for most town residents within three weeks but they also were able to establish an orderly accounting for all residents.

Al Gerard's company is also heavily involved with the local Sutton Chain of Lights festivities during the December holiday season. There are five trolleys transporting happy revelers throughout town on the first Saturday of December, viewing arts, crafts, and other community-oriented activities. Al customarily opens his truck garage up for the trolleys and also participates in many giveaways.

"Customer service is what we do." said owner Mr. Gerard. "We provide customer satisfaction and that's a job well done. We'll answer our customer's phone calls even at night, who else does that? Good or bad, we are here. Our customers are our busi-

Al's Rubbish & Container Service, 77 Providence Road, Sutton. (508) 865-4193. www.alsrubbish.com

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Stowaway raccoons that were returned to their habitat

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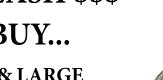
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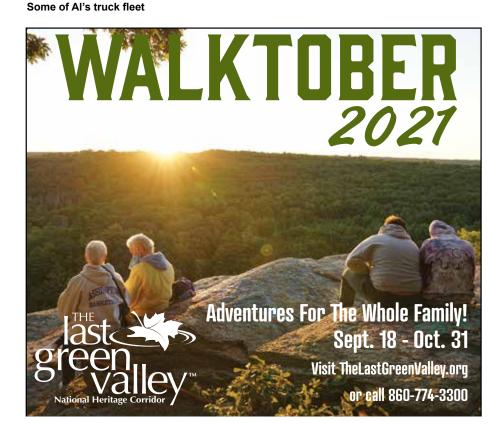


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### Nichols College officially welcomes the Class of 2025 and new president at Convocation and Investiture ceremonies

DUDLEY - Nichols College gathered to officially welcome the Class of 2025 to the campus community and install Glenn M. Sulmasy, JD, LL.M as the eighth president of Nichols on Friday, September 24.

The event, called the "Celebration of Us," combined the traditional Convocation, or ceremonial start of the school year, with the formal investiture of President Sulmasy and featured a keynote address by former U.S. Representative Joseph P. Kennedy III.

Kennedy congratulated Nichols for its accomplishments over the past year when the college was able to provide a safe campus experience for students and keep COVID-19 cases to a minimum. "This tiny virus shut down the world, but you persevered, and battled, and came back stronger than ever," he said. "This is particularly notewor-

thy as this has always been my perception of the Green and Black here on the Hill in Dudley – tenacious, ambitious and willing to go the extra mile, even when it's hard. Especially when it's hard. Some might even call it the Nichols Way. That is what we celebrate today – the Nichols Way."

Kennedy also shared his insights on Nichols' new president, a family friend. "I know that Glenn is the perfect fit for Nichols College and his academic background, government service, extraordinary higher education leadership abilities will lead this college to unforeseen heights over the next few years," he said.

The ceremony incorporated historic elements, such as the ringing of the 1883 Academy Bell to start the proceedings, and introduced new traditions, such as first-year stu-

dents touching the nose of the iconic bronze bison statue ("Thunder") for good luck. Despite the occasional heavy downpours, the Class of 2025 was in good spirits as they processed to the tent on the Shamie Hall Quad, greeted by the cheers of hundreds of upperclassmen flanking the sidewalk and giving high fives to President Sulmasy.

With a focus on the Nichols community, Convocation included the participation of students, faculty, staff and alumni, including the reading of an original poem written for the occasion by a Nichols faculty member.

The investiture ceremony was conducted by John Davis, chair of the Nichols College Board of Trustees, with special assistance from President Sulmasy's brother, Dr. Daniel Sulmasy. and first lady Marla Sulmasy.

"Today...we gather in this distinguished company to honor a man of outstanding leadership, academic experience, and energy, Glenn M. Sulmasy," said Davis. "We are confident that President Sulmasy will embrace the culture of Nichols and foster change that is both progressive and rooted in the college's esteemed traditions." He then presented Sulmasy with the symbols of his office, including nineteenthcentury china embossed



Newly installed Nichols College President Glenn M. Sulmasy, JD, LL.M, reacts to the ovation following his inaugural address, flanked by, from right, his brother Dr. Daniel Sulmasy, John Davis, chair of the Nichols board, and Joseph P. Kennedy III.

with scenes of Nichols Academy, the academic gown, and the Presidential Medallion.

To enthusiastic ovations (and the sudden end to afternoon's intermittent rain), Sulmasy gave his inaugural address. He thanked family, friends, and colleagues in attendance, including Ronald K. Machtley, the former president of Bryant University, where Sulmasy previously served as provost, and praised the Nichols community for its response to the pandemic: "The grit, the perseverance in the face of adversity, and this almost uniform desire to win - this is what represents the best of Nichols. It is that magic permeating all you do and all that is Nichols. It is the Nichols Way, and Marla and I have fallen in love with it."

Noting the challenges facing higher education, Sulmasy outlined his charge to the campus community, which included increasing enrollment, reassuring students and their families of the value of a college degree, and highlighting the Nichols' return on investment

"This sort of effort requires all hands on deck, meaning every aspect of our institution must buy into this vision – to shatter, once and for all, that notion of Nichols being the best kept secret in higher education," he said. "We have begun, but today, let us commit that together we will ensure regional prominence, then national prominence of this shining college on a hill."

### **Boating safety courses**

The United States Coast Guard Auxiliary Tri-State Flotilla will be instructing five upcoming boating safety classes through the Zoom video conference platform, due to COVID-19 restrictions. Registration is managed through the Milford Community School Use Program, Adult-Boating, at http:// mcs.milford.ma.us or (508) 478-1119 at least six days prior; keeping in mind that availability is limited and you will receive course materials prior, covered by the registration fee. Participants under the age of 16 must be accompanied online by a registered parent/guardian. For additional USCGAux. information: phil. uscgaux@verizon.net or (508)

### Boat America Oct. 23 and Nov. 20

Two Saturday courses on Zoom 8 a.m. - 5 p.m. (\$75 fee-\$65 Milford residents). An in-person proctored exam will be given to students, in their vehicles, at the Milford High School parking lot on the Sunday following the zoom class at 10 a.m. due to COVID-19 Delta safety restrictions (exams to be given on 10/24 and 11/21). This is a one-day course developed to provide the skills and confidence needed to explore the coast and inland waters by boat. Basic knowledge and skills are needed to have safe and enjoyable boating experiences. This course is perfect for families that have just purchased any type of boat or are planning to in the future, and also for the boater keeping up with changes to boating regulations and laws. Successful completion of the course will certify any minor, from 12 to 16 years of age, to operate a powerboat, including a personal water craft/jet ski (for 16 and 17-year-old operators), on all Massachusetts waters; in conjunction with the Mass. Environmental Police. Approved by NASBLA it will also cover the requirements to operate a vessel in most other states & many countries where boating safety education is mandatory. Most boating insurance companies offer a discount on premiums for successful completion of this course. These Zoom Boat America courses

# are limited to 20 students. Suddenly in Command October 20, November 17, and December 8

Three Wednesday evening courses: 7 – 9:30 p.m. (\$5 fee). Imagine you are out on the water when the boat's captain somehow is incapacitated or falls overboard and can't swim back to the boat. Are you prepared to take basic actions to get help, stop or start the engine and take the helm? A little knowledge could save lives and make you feel more comfortable boating when you're not generally at the

Misfortunes can and do happen while on that fishing, diving, adventure, or party charter. Being out on your own boat with that significant other at the helm, or going out on a friends' pontoon boat can also turn to horror if the skipper is suddenly out of commission. This is a boating safety primer for those not generally at the helm but would like to know what to do, to be better prepared.

The Coast Guard Auxiliary is the uniformed civilian component of the U.S. Coast Guard and supports the Coast Guard in nearly all mission areas. The Auxiliary was created by Congress in 1939. For more information, please visit www.cgaux.org



Jay Morse 508.765.3836 405 East Main Street Southbridge, MA 01550

Samuel States EXPERIENCE

# Help us tell the story as a Slater Experience Guide

Slater Experience Guides are volunteer hosts of the Samuel Slater Experience (SSE) who support and enhance visitors' experiences throughout their tour of the museum.

As knowledgeable emissaries, they greet visitors, assist with self-guided tours, supply transitional and anecdotal information for each exhibit, explain the digital technology and techniques used, and answer specific questions about the Samuel Slater story, the founding of Webster, and the history of the Samuel Slater Experience.

### Requirements

Slater Experience Guides are expected to share an interest and enthusiasm for the history of the American Industrial Revolution and the town of Webster.

They should have good people skills and the ability to actively interact with children, school groups, and adults in public speaking settings.

Volunteer Experience Guides are asked to make a one-year commitment and be available for at least two 3-hour shifts per month during SSE's hours of operation, including at least two weekend days each quarter.

SSE will provide periodic training sessions covering all aspects of the museum, the technology, and the building. Slater Experience Guides must be able to attend Slater Experience Guide Orientation and Training and are expected to review additional material as periodically provided or approved by SSE in order to stay up to date on any changes, additions or deletions, and to broaden their knowledge of our mission.

### Benefits

Experience guides will receive a family pass for free entry to the museum during their tenure as volunteers. They will receive a 20% discount in the gift shop, a 20% discount on event rentals, and invitations to special events.

For an application form, contact Reanna Kuzdzal at 508-461-2955 or email rkuzdzal@samuelslaterexperience.org. Applicants will be asked to come in for an in-person interview.











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### Chief's corner

### The real deal on REAL IDs

By Chief Steven J. Wojnar Dudley Police Department

I continue to receive questions on the "REAL ID" driver's license program in Massachusetts. This is a federal security program created in 2005, due to the September

2001 terrorist attacks. The goal is to have standardized and secure identifications issued throughout the country. Massachusetts IDs will meet the similar standards as other

Due to the COVID-19 emer-

gency, several dates have been moved surrounding the official implementation of this program here in the Commonwealth. I was asked to provide some updates and information on this program.

People who have valid li-

censes will have a choice of obtaining a standard driver's license or a REAL ID. Both are available for issue by the Massachusetts Registry. Originally, the national standardized Real ID program was to take effect in Massachusetts as of October 2020.

This meant only a REAL ID or a valid passport would be an acceptable form of identification to fly domestically or enter federal buildings. These forms of identification are currently being offered through the Registry, however, due to the pandemic, the effective date for full implementation has been moved a few times.

In Massachusetts, this deadline has now been extended until May 3, 2023. This allows everyone more time to accomplish this goal. If you wish to obtain a standard license you can follow the same renewal plan as before. This may be done online or in person at a Mass DOT Registry point. Should you wish to obtain the REAL ID, it must be done in person, at a Registry or possibly AAA, office. You will be required to provide proof of citizenship or lawful presence, Massachusetts residency, and a valid social security number. A passport or a birth certificate are a valid proof of citizenship.

For the REAL ID, you will need some documentation that will display your 9-digit Social Security Number. These can include a pay stub, W2 form, 1099 form, a tax return, and any other official document that has the full number. Should you be required to prove residency, you can use any number of documents that display a residential (Not PO Box) address. A piece of first-class mail issued within 60 days can be used, as well as tax bills, utility bills, or other official correspondence proving your residence status. More information on these requirements can be found at https://www.mass.gov/guides/ massachusetts-identificationid-requirements.

Id-requirements.

The form of license you wish to have is your choice. If you have no intention of flying or using this to enter federal buildings, the standard license is fine. If you have use for this official ID, you will need to have it in place by May 2023. Please review the proper documentation to bring with you to obtain the REAL ID to avoid multiple trips to the Registry and the frustration that accompanies it.

### **Early sunsets**

The close of summer and start of fall, brings the season of increased darkness. It is also a reminder that winter is not far away, unfortunately. We are approaching earlier sunsets and the sun is very low in the sky during the morning and afternoon drive times. Inclement weather events contribute to the problem. One way to add a measure of safety while driving is by using headlights. I was recently asked to remind drivers of when the use of headlights is required.

The rules governing headlight use are contained in several sections of the law. Headlights (as well as taillights) are to be used on a motor vehicle "during the period from one half hour after sunset to one half hour before sunrise, and during any other period when visibility is reduced by atmospheric conditions so as

to render dangerous further operation without lights being displayed." Massachusetts General Law Chapter 85 Section 15 requires both headlights and taillights to be used when, "visibility is reduced such that persons or vehicles on the roadway are not clearly discernible at a distance of 500 feet or when the vehicle's windshield wipers are needed." Although it is important to remember to activate lights when the wipers are needed, the law covers other times of reduced visibility. A violation can result in a civil fine of \$5. Although the fine appears small, it is a surchargeable violation for insurance purposes. This results in future financial penalties for you.

Good news is you may use vour vehicle lights whenever you wish, while operating. Many newer vehicles are equipped with running headlights that are always activated during operation. While this is good, if the conditions require compliance with the law, drivers will need to activate the vehicle taillights as well. Many people are unaware of this added section of the law. Headlight use, especially at this time of the year, assists drivers to see other vehicles easier, when atmospheric conditions are a factor. There is a greater likelihood of your vehicle being noticed sooner. Your cooperation can result in safer driving habits and a reduction in accidents and injuries.

For those still seeking vaccination information, it can be found at www.dudleyma. gov or by calling 508-949-8036. Please continue moving forward with the "re-opening" of our state in a reasonable manner. Your cooperation is greatly appreciated. During these challenging times, we, at the Dudley Police Department, greatly appreciate the support we receive from our community.

Thanks again for your questions and comments. Please send them to me at the Dudley Police Department 71 West Main St. Dudley, Ma. 01571 or email at swojnar@dudleypolice.com. Opinions expressed in this weekly column are those of Chief Wojnar only and unless clearly noted, do not reflect the ideas or opinions of any other organization or citizen.



# Samuel States EXPERIENCE

# Rusty loom restorer needed

The Samuel Slater Experience museum in Webster has two power looms that need some restoring before they can be exhibited. One is a Draper loom circa 1900 and the other is a Kilburn & Lincoln circa 1890. The looms have a lot of rust and some missing parts. Museum staff are looking for a restorer to fix them up cosmetically. They do not have to be restored to working order.

If you can help, please contact Olivia Spratt at ospratt@samuelslaterexperience.org or call the museum at 508-461-2955.



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### Scarecrow contest

The Auburn Chamber of Commerce invites all local businesses to enter a scarecrow contest that will help bring some cheer to the Auburn Community.

Build a scarecrow that best represents your business.

- Scarecrows will be displayed at the Auburn Public Library.

- Businesses will be able to set up their displays between October 15 - 18.

- Businesses will be required to take down their displays between November 1 - 6

- All participants will be expected to follow social distancing protocols and regulations.

- The Auburn Chamber of Commerce Board of Directors will judge all the submissions and announce the winner in early November.

- Winners will be spotlighted on the Auburn Chamber webpage and on all social media pages.

## FOOD AND FUN PULL-OUT SECTION

**PULL OUT** SECTION

Save these pages as a guide to area dining and things to do

### **Events for the Webster-Dudley Boys and Girls Club**

By T. Bailey, Asst. Director

The Boys and Girls Club of Webster-Dudley will be hosting a variety of fund-raising events over the next few months and we need your support for our programs. Throughout the pandemic we were open to serve as an emergency childcare center for essential workers, using considerable amounts of our funds for this worthy cause. We also were a remote learning hub providing support and services to area families during the school year, affording educational opportunities for our area families that could not do so. We sincerely appreciate any assistance and support you give us and look forward to seeing you at one

### or more of these events. **Annual Golf Tournament**

Saturday, October 9, at 1 p.m. at the Dudley Hill Golf course, our annual 18-hole shotgun tournament is a great day of golf, fun prizes followed by a raffle and catered dinner afterwards at the PAV in Webster. Enter a foursome, donate to the raffle or sponsor a hole. Greens fees are \$125, including a cart, prizes and dinner afterward with raffles at the PAV. This is always a great event, Contact John Lefebyre at jlefebvre15@yahoo.com.

### Spaghetti dinner fund raiser

Come join us Thursday, October 21, at Point Breeze Restaurant for a spaghetti dinner fund-raiser. The event is from 6 to 8:30 p.m. Tickets are \$15. A portion of the funds raised will be donated back to the United Way of South-Central Mass. If you are interested in attending go to our website at www.bgwebsterdudley.org to purchase tickets.

### **Craft and Vendor Fair**

The Boys and Girls Club of Webster Dudley will be hosting a craft and vendor fair at the club on Oxford Ave. on Saturday, November 13, from 9 a.m. to 2 p.m. We are selling spaces to artists, crafters, holiday fair and decor vendors for \$25 and donation of one raffle item to the host table For more information contact kmayotte@bgcworcester.org.







Cedar Street Grille | 508-347-5800 | cedarstreetgrille.com

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### FOR MORE INFORMATION, VISIT WWW.INDIANRANCH.COM

The Indian Ranch Box Office is open Thursday through Monday, 10AM - 4PM. Tickets are also available by phone: 1-800-514-ETIX (3849). All events are rain or shine. No refunds. For ticketing and group sales, contact tickets@indianranch.com or call 508.943.3871. For event booking, contact banquets@samuelslaters.com. Indian Ranch is less than an hour's drive from Boston, Providence, Hartford and Springfield. Indian Ranch is located at 200 Gore Road in Webster, MA.

### Healthier baking in the Blackstone Valley

### Choices for reducing sugar in a recipe

### By Christine Galeone

Fall and winter are ideal seasons for baking - a hobby I've enjoyed since my mom and grandmother shared their love of the art/craft with me before I was able to read or ride a bike. But while the aroma of chocolate chip cookies or brown-

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ies on a crisp autumn day is inviting, most of us want to be healthier. And baking and getting healthier don't always mix well together.

But baking treats that are at least a bit healthier is possible. So, for the fall and winter, this column will offer recipes that fall into that category. And the baked goods created from them taste just as good as the ones made with heaps of sugar, overprocessed ingredients and artificial colors.

Apple crisp is probably one of the healthiest desserts you can bake. It's brimming with heart-healthy ingredients, including apples, oats and walnuts. Cinnamon and nutmeg both have antioxidant properties. And apples are believed to also be beneficial for lung health. Additionally, having less added sugar makes this a dessert that can easily dou-

Although not every type

reduced-sugar baking, there are several sweeter varieties that are perfect. Rachel Houlden, who manages the office at Houlden Farm - which was nominated for the "Telegram & Gazette 2021 Best of Central Mass" award for Best Produce - knows of a couple that people might like to try. Along with other varieties and a wonderful selection of fresh produce, they're available to purchase from the family-owned farm located at 95 Wesson Road in North Grafton.

"It's hard to recommend one apple variety to satisfy the palate of all, however, when making a pie with the hopes to have less added sugar, a Honeycrisp apple would be a great contender," Houlden advised. "It's sweet, yet also tart, and its crisp flesh makes for a delicious dessert with apple slices that haven't completely cooked down to mush. Another great apple option that my grandmother-in-law, Ruth Houlden, has taught me over the last decade is a Macoun apple. It is quite universal and can be enjoyed alone as a snack, and again like the Honeycrisp, its crisp yet



tender flesh does not break down when cooked."

Houlden also offered a tip on how to add a delightful twist to any apple crisp recipe. "When I bake apple crisp, my favorite way is to use an array of apple varieties," she revealed. "I find that each bite is a little different than the last and really adds a lot of depth to this simple fall dessert."

### **Apple Crisp** Ingredients:

4 Medium to Large Apples 3/4 Cup of Rolled Oats 1/2 Cup Chopped Walnuts

1/4 Cup of Brown Sugar 2 Tbsp. Flour

1 tsp. Cinnamon ½ tsp. Nutmeg 1/4 Cup Butter

Directions:

- Pre-heat the oven to 350 degrees.
- In a bowl, mix together everything except the apples and the butter.
- · Cut the butter into the crisp mixture, so that it's like crumbs.
- · Wash, peel, core and slice the apples, and spread them on the bottom of a 9X9" baking pan/dish.
- · Distribute the crisp mixture evenly over the apples, and bake at 350 degrees for 35-40 minutes. Let it cool a little, but serve it warm. Makes about 8 servings.

With apples in season, there's no better time to try baking this crisp. Happy (healthier) baking!



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2 LBS. HAMBURG **OR** 

1 lb. Sirloin tips 2 LBS. BONELESS SPARERIBS OR

2 LBS. HAM STEAKS

(1 LB.) SAUSAGE OF YOUR CHOICE OR 1 PKG. (1½ LBS.) COOKED CHICKEN WINGS OF YOUR CHOICE

1 LB. HOT DOGS OR 1 LB. BACON

5 LBS. CHICKEN LEG QUARTERS OR 3 LBS. BONELESS CHICKEN BREAST LONDON BROIL STEAKS OR

1 LB. SIRLOIN TIPS 3 LBS. CUT UP CHICKEN OR

1 LB. HOT DOGS 2 LBS. BONELESS SPARERIBS **OR** 1 PKG. (1½ lbs.) Marinated Chicken

BREAST OF YOUR CHOICE 2 LBS. HAMBURG OR 3 LBS. GROUND TURKEY



5 LBS. CHICKEN LEG QUARTERS OR 1 LB. HOT DOGS

3 LBS. BONELESS SPARERIBS OR

2 LBS. RACK BABY BACK RIBS 2 LBS. LONDON BROIL STEAKS **OR** 

1½ LBS. NEW YORK SIRLOIN STEAKS

CUT UP CHICKEN **OR** 1 LB. BACON BONELESS CHICKEN BREAST OR 1PKG. ( 1½ LBS.) MARINATED

CHICKEN BREAST OF YOUR CHOICE 1 PKG. (1 LB.) SAUSAGE OF YOUR CHOICE OR 1 PKG. (1½ LBS.) COOKED

CHÌCKEN WINGS OF YOUR CHOICE

2½ LBS.NEW YORK SIRLOIN STEAKS OR 11/2 LBS DELMONICO STEAKS

CHICKEN LEG QUARTERS OR

3 LBS. CUT UP CHICKEN 2½ LBS. HAMBURG **OR** 1 STACK (10)

4 OZ. HAMBURGER PATTIES

1 PKG. (1½ LBS.) MARINATED CHICKEN BREAST OF YOUR CHOICE

3 LBS. BONELESS SPARERIBS OR

2 LBS. RACK BABY BACK RIBS 2 LBS. HOT DOGS **OR** 1 PKG.  $(1\frac{1}{2}$  LBS.)

COOKED CHICKEN WINGS OF YOUR CHOICE

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### Events at Booklover's Gourmet

### October Art Show-

'#stillhereb!tch\*s - Paintings of Fur Friends by Annie Spear will be on display and for sale October 1-30, at Booklovers' Gourmet, 72 East Main Street, Webster during regular business hours: Tuesday-Saturday 10-5. A meet the artist reception will take place on Saturday, October 30 from 2-4 p.m.



Annie had fourth stage heart failure and was diagnosed with Systemic Lupus at 32 years old. Every year for the past 15 years she has had a different major organ failure, coma, two strokes. She has been criticality ill 70% of her life but still manages to keep a positive attitude, smile and cheer us up with her crazy, funny, healing art.

Open Mic Poetry - Saturday, October 16, 2-4 p.m. Bring original or favorite poetry to share in a round robin style. Space is limited so please reserve your space ahead of time in order to participate by emailing deb@bookloversgourmet.com or calling 508-949-6232. Masks are required for anyone not vaccinated.

Author event - Saturday, October 23, 2-4 p.m. Fantasy Author Xionqnu, Book 3 in the Saga of Kee series signing with Robert Conard and

Cathrene Youngquist. Free, books available for purchase. The first two books in the series, Book I Nogard and Book II Nubia, will also be available. Call 508-949-6232 or email deb@bookloversgourmet.com to reserve a space.

Xiongnu, a fast paced, YA/ Adult fantasy-adventure novel, is a great read for all who love the power of dragons. This unique action-packed fantasy features strong female protagonists, historical facts woven into the rich tapestry of the tale, and dragon-napped hatchlings. Set in the time of the Vikings, the novel follows a diverse band of characters working together through many amazing adventures that span the globe.



Robert Conard was born in Columbus, Ohio in November 1939. He is a Navy veteran who served on a destroyer as

a gunner's mate during the Cuban Missile Crisis.

Bob is an avid fisherman. and has written several periodicals for the New England Fisherman. In addition to the Saga of Kee series, he has also written several short stories. Sharks' Soup, taken from a personal experience in the drink; Jake's Springs; and The Flower of the Mashantucket are the best known. He currently lives in Guilford, Connecticut.

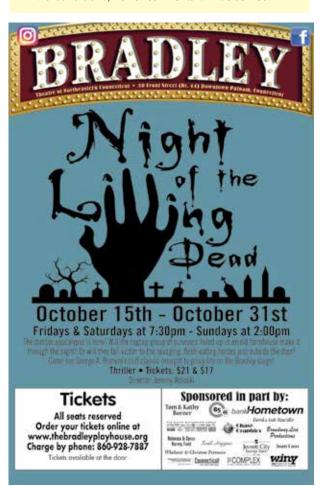
Cathrene Valente Youngquist is a retired educator and author of The Three Billygoats Gruff and Mean Calypso Joe, published by Atheneum Books for Young Readers. Her two YA/ Adult poetry books: Island, Vignettes from Paradise and Caribbean Smiles invite all readers to experience Caribbean life on the island of Anguilla, where her family had a second home for over twenty-five years. She is an active member of SCBWI and the Connecticut Poetry Society. You will always find her with pen at the ready. Xiongnu is her first novel with Robert Conard.



### **Historical Society and** Museum meeting

The Auburn Historical Society & Museum is having its first meeting of the fall season on Thursday, October 21, at the Auburn Senior Center at its new time, 6:30 p.m.

The program will be about Lorraine Gleick Nordgren presented by George Jewell. The program is free and open to the public. Due to the present Covid conditions, no refreshments will be served.

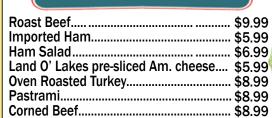












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568 Main Street, Hudson, MA www.AmericanHeritageMuseum.org (978) 562-9182

### **Living ON with Lincoln**

### By Amy LeClaire

Losing Lincoln has made me pause, as in, how did this happen? Is he really gone? My gaze falls on the border of my back yard, where he'd find a wedge of shade, prop his head up, and smile up at me. "Can you believe how extraordinary this day is? By the way, you are looking fantastic in those old pajamas.'

I miss him terribly. The honeymoon phase just never ended with us. We got along so well. My backyard suggests the unease (and adaptation) that goes along with unwanted change. Lincoln's favorite (and least favorite) animals are ever-present, blissfully ignorant in their natural tendencies to go on and just be. The bunnies, unwatched, hop freely about while the squirrels skitter and stare, forever suspicious. The crows, unrattled, cluster like a group of smokers. I let them be. It was Lincoln's job. He would have showed them who's boss. Now he's gone. Uninvited, they make themselves comfortable in an unwatched yard.

Life without Lincoln is certainly different. A sense of unease settles in my chest with a tired sigh. My dog, my partner in crime, had an amazing life. His pictures, along with his story, live on to remind me of all that he was, and all that he gave. The camera's eye captured his exuberance and love for life. I peruse his pictures and relive moments captured as they were and are. The two tenses, past and present, entangle foolishly. Lincoln was robust, hiking and swimming only a month before his passing. What the heck happened? Why hadn't he been able to hobble on to the ripe age of fifteen, to then curl up to sleep on his favorite shag? Dogs give us everything we need. Why must their lives be so short?

A short video clip (taken only weeks following his diagnosis) finds me. The clip captures a joyous moment for both of us. I had devised a new plan of action for his health and the weight of the news (one to three months to live - tops) had been lifted. I was going to stop obsessing on an ultra-sound report and start celebrating, instead, Lincoln's behavior. He was not a doom-and-gloom-type of a dog. He was an athletic, happy-go-lucky Golden with good vibes. I had made a conscious decision to live like Lincoln, and honor each day as though it would be the last. I would keep dancing-and

### Lincoln's good vibes

with Lincoln by my side.

I'll never forget the day I had brought him to Pappas Recreation Complex, Auburn, home of my Outdoor Zumba class. It wasn't the first time he had come, but it ended up being his last. I push play and there he is, resurrected on the screen of my iPhone. Lincoln, I miss you! I choke up watching him gallop from the car and straight into the arms of Joanne, his beloved Zumba Auntie. She hugs him. He receives her love by grabbing her pocketbook and parading about the pavilion with a happy wiggle. "I'm back! Let's get this party started!" I remember watching him and thinking to myself, he's untouched and blissfully ignorant. I may be in pain, but he is not. Lincoln is the same. He is going to go on and on. He's going to be okay.

The pocketbook memory dangles ruefully in my mind's eye. My plan had bought him an extra six months of happiness. I could have used a lifetime. My melancholic dip makes me even sadder. The gloom and self-absorption are un-Lincoln-like. He did not dwell in struggle, but thrived in the joy of living life to the fullest. His legacy has left a mark more obvious than a muddy

paw print. It's not what we lose, but how much we give while alive that matters in the end.

"You are blessed, Mom. The grass is greenest where you water it. Pay attention to good vibes." I picture him facing me as he always did. Every day spent together was his best day. It didn't matter if we were on vacation or watching a ball game. His contentment was as big as his head.

Lincoln treasured every as-



Lincoln at nine weeks.

pect of suburban life, especially (and incidentally) its prevalent green grass. He would gallop around the house while my husband mowed the lawn. He loved to be a part of someone else's chores. "You are so good with the tractor. This calls for some ball chewing. Hold on." Snow blowing sessions were equally as gratifying to Lincoln. He'd force his

way through the doorway entrance upon sight of winter hats and gloves. A snow storm called for epic measures of elation. He had to be first in line. "IT'S SNOWING OUT! EX-CUSE ME!

Lincoln was born amid a snowstorm, on December 26th, 2010. He adored every aspect of snowfall. He'd come to the deck door after hours of play, costumed as a Christmas tree, snow bulbs hanging from the long Golden fur at his belly and paws I'd do my best to gently tear the snow balls from his body, but doing so was like pulling hair from someone's scalp. Occasionally, he'd look at me and show his teeth. "I'm sorry, Lincoln. Almost done." He'd soften to my voice. "I know you're only trying to help." (Bitterness was not who he was). Then he'd lie down on a linen, forest green tablecloth repurposed for his needs, and groom himself like a cat while I poured him a bowl of goat's milk.

Lincoln possessed perpetual good vibes (as dogs do) and was rarely in a bad mood. I think about the puppies I've yet to meet and wonder if they'll ever fill Lincoln's big shoes. Will they retrieve socks, shoes, and pocketbooks as he did? Will they create games in the snow, play defense in a game of football,



Another great day.

and fetch countless balls? Will they remind me to live each day as though it's my last, and be fully present? The puppies, I'm thinking, will have their own personalities.

In any event, I plan to share amyleclaire@hotmail.com

with them all that Lincoln left behind, especially his good

Tell me your dog story.





**Good vibes** 



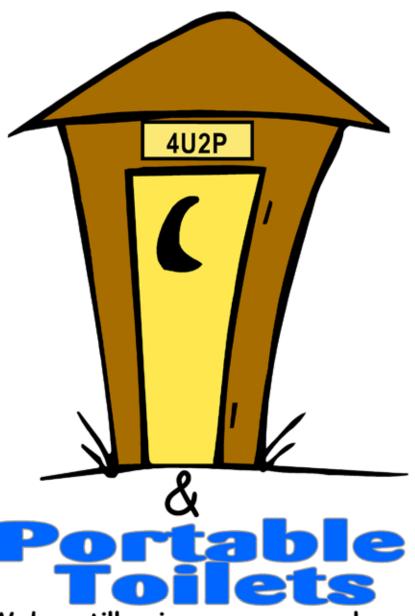


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### VFW Post flea market

UPTON - The Upton VFW Post 5594 will hold its final flea market on Saturday October 9, at Post headquarters, 14 Milford St., (Route 140). Hours are 8 a.m. to 1:30 p.m., weather permitting. The post welcomes vendors and crafts people to participate. Spaces are \$10 each or \$15 if a banquet sized table is needed. Reservations are not required, although Post member David Kennedy can provide further information by calling 508-529-3314 or the Upton VFW Facebook page. Parking is free. Donuts and coffee are generally available in the morning. Hot dogs are on the grill at lunchtime. The post wishes to thank everyone - vendors and shoppers - who participated in this summer's event. It has been very much appreciated.

Yard Sale - 11 Wheeler Rd., North Grafton, 8 a.m. to 1 p.m. Saturday, Oct. 9, lots of great stuff.

List your yard sale here. Send info to: news@theyankeexpress.com

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### From lifeguard to LPN

CHARLTON - Becoming an LPN did not change the career trajectory for Meghan Reidy, LPN of Auburn. She was a lifeguard at the YWCA in Worcester from 2014 to 2016 and during the summers of 2014-2019 at the Camp Woodhaven in West Boylston, monitoring the safety of swimmers, supervising swimmers to make sure they were swimming within safety protocols, checking the safety of all equipment on deck/pool area, and maintaining the pool area, including checking pool chemical/ph levels to maintain safety to all.

June of 2021, Reidy completed the rigorous tenmonth practical nursing program at Bay Path Practical Nursing Academy. She passed the NCLEX-PN on her first try shortly thereafter. And she is set to embark

on the "real world."

Reidy is newly employed as an LPN at Southbridge Rehabilitation in Southbridge. She is completing her orientation as an entry-level nurse, and she is fully ready to transition from lifeguard to a lifesaver as an LPN. She had always wanted to help people, and with her commitment to nursing, she is able to do just so.

"After experiencing fastpaced medical situations on my medical-surgical rotations and encountering them with proper training, as well as skills that I had acquired in becoming an LPN, I realized that I'm ready and this is the path that I wanted to go down," Reidy said.

While at Bay Path, Reidy was a member of the Admissions Panel, and the Mock Code Team. She was an officer of the UNICEF Club and

was a judge for the SkillsUSA State competition. Reidy is certified in Mental Health First Aid and Dementia Care. She attended the COVID-19 Contact Tracing at Johns Hopkins University. She completed her secondary education at Bay Path Regional Vocational Technical High School, Facilities Management Shop (2017).



Meghan Reidy, LPN













# First annual Dudley Police Department Car Show

The first annual Dudley Police Department Car Show was held on Sunday, September 12, at Shepherd Hill Regional High School.

Dudley Police Officers Keith Remillard and Luis Pacheco, along with their familv members, coordinated this event. Assistance was also provided by Dudley Police School Resource Officer Philip Megas.

Over \$6,000 was raised during this event and the proceeds will be donated to the family of fallen Worcester Police Officer Emmanuel Familia who died in the line of duty while attempting to save a teenager from drowning this past June 4.

The Dudley Police Department wishes to thank the **Dudley Charlton Regional** School District Superintendent Steven Lamarche, Principal William Chapman, and the staff at Shepherd Hill Regional High School for the use of the facility.

The Department would also like to recognize the generous sponsors of this event, Rampco Construc-

tion and Dunkin Donuts of Dudley.

Special thanks also go out to Best Auto Body, UniBank, and EGC Incorporated of Dudley for their generous

A great deal of gratitude also is extended to DJ Paul Gaulin for donating his time and equipment for the day and adding a tremendous lift to this event.

Of course, a program like this would not be possible without the participation of drivers and their vehicles. Between 80 and 90 cars.

trucks, and other vehicles were on display. Prizes were awarded to several winners. The weather was excellent, and this day was a tremendous success.

Expect the second annual event to take place in 2022."





### **Fuller Automotive Group announces** "The Pit Stop" for express auto services

AUBURN - Fuller Automotive Group of Auburn announces the opening of The Pit Stop at their current location, 505 Washington St. in Auburn.

The Pit Stop offers fast and efficient quick lube services without a franchise affiliation. This allows The Pit Stop to provide the same outstanding service that customers have come to expect from the "Fuller Family Brand" enhanced with a new level of superior convenience.

Fuller Automotive Group President Chris Fuller said, "We decided to make this change so we could be more efficient both for our customers and as a company."

According to Fuller, the

pandemic forced businesses to review all their processes to determine how to best provide for customer and employee safety and convenience. In doing so, Fuller Automotive determined there were areas where customers could be better served while employees were more efficiently utilized. By being proactive and flexible, Fuller Au-

Harvest dinner

tion: adults \$12.50, kids \$5.50.

This year's dinner will be drive-thru event.

tomotive remained strong throughout the pandemic and is well positioned for the future.

"We look forward to growing the Fuller Automotive brand and continuing to develop and maintain the relationships that have allowed us to thrive for more than 100 years" Fuller added.



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Prayer

OXFORD - Back after a two-year hiatus, the Oxford United Meth-

odist Church, 465 Main Street is planning a Harvest Dinner with

Dinner will include: turkey, dressing, gravy, mashed potatoes,

The date is Saturday, October 23, from 5:00 - 6:30 p.m. Dona-

butternut squash, cranberry sauce, dinner rolls and dessert.



a spin.

Our Father, who art in heaven, hallowed be thy name, thy kingdom come, thy will be done on earth as it is in Heaven. Give us this day, our daily bread, and forgive us our trespasses as we forgive those who trespass against us, and lead us not into temptation, but deliver us from evil (intention), Amen.

If you pray three times a day, three consecutive days, you will receive your intention, no matter

how impossible it may seem. Praise and Thanksgiving please the Heart of God. Believer

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### Q & A with The Car Doctor

John Paul is AAA Northeast's Car Doctor. He has over 40 years' experience in the automotive business and is an ASE certified master technician. He will answer reader's questions each week You can find the Car Doctor podcast at www. johnfpaul.podbean.com or other popular podcast sites. Email your car questions to jpaul@aaanortheast.com Follow John on Twitter @ johnfpaul and friend him on facebook mrjohnfpaul



I am 63 years old and getting my license for the first time. I have a limited income but would like to buy my first used car. Any suggestions?

Congratulations on getting your license. You need to look at what is comfortable to drive, fits your budget and needs. Do you need a small fuel-efficient car or a bigger sedan? Perhaps a small SUV for winter weather driving and carrying more cargo or people. I would start by trying a variety of vehicles, perhaps try a large used car super store for the variety of makes and models. Even if a vehicle isn't in your budget, you can get an idea what kind of car fits you best. If you are buying from a private party, make sure it is their car-their name is on the title. Sometimes non-dealer (referred to as a curbstoner) will buy and flip cars. These cars may have issues and will have no warranty, since the person selling the car doesn't have a license or permit to sell vehicles. Some private party sales can be well maintained cars and offer a good value. Larger new car dealers have the better inventories and may offer better warranties. Some smaller used car dealers can also have high quality vehicles. I would look at websites such as www.iseecars. com and www.cargurus.com to search out what you like in your budget. Finally, before you buy any car have it checked out by a reputable repair shop -it is money well spent.

After our latest brush with hurricane Henri, I am considering buying a generator for home. Since it has an engine, I thought you might have some ideas.

You need to decide what you want the generator to do. If all you want to do is run a few lights and keep your refrigerator running a 2000-watt generator should suit your needs. For a small generator I prefer the invertor style, the electricity is cleaner and overall, they are quieter. If you want to run bigger, higher capacity items such as your furnace, water heater, air conditioner and other household items, you have two choices. A whole house generator, these are permanently installed, generally operate on natural gas, propane or even diesel and will come on automatically when the power goes off. The other choice is a large portable generator that you would use with a manual transfer-switch or in some locations a "lock-out" plate. Never back feed a generator through a household outlet. Whatever generator you choose, when running keep it away from the house (not in a garage or shed) to minimize any chance of carbon monoxide poisoning. Just like your

I'm thinking of buying a 'toy-car" something that is fun, but I can leave to my grandson. I guess what I am looking for is a car that I can enjoy and will have value when it becomes his at some point. Any thoughts?

car or power equipment, use it periodically keeping gasoline

fresh and maintain it according to the owner's manual.

Performance cars usually can be considered future collectables. Something like a Dodge Charger Hellcat-Redeye edition. The Redeye edition of the Charger with nearly 800 horsepower is quite the vehicle and like any

performance car requires driver restraint. In the same category, the Ford Mustang Shelby GT-500 or Mustang Mach-1 could also be considered a future collectable. Depending on your budget the second-generation hybrid Acura NSX is going to be discontinued next year and based on the previous generation NSX may go up in value. My suggestion is buy something you like and enjoy it. Regardless of the car whether, Corvette, Mustang or Porsche, it is the time you spend with your grandson and those memories that will have far greater value than any car.

My 2014 Buick had a nice sounding horn and now it sounds wimpy. I assume there are two horns, and one has quit. The dealer quoted my nearly \$300 to fix it during the last oil change. I want to replace it but can't find it location. Can you help?

You are correct there are two horns, high and low notes. To get to the horns you need to remove the bumper facia. You can do it yourself but plan the better part of a morning or afternoon to find and replace the horns.

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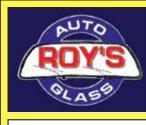


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### Tales from beyond

### The ghostly heads of the Kickemuit River

### By Thomas D'Agostino www.tomdagostino.com

Here is a true haunt from New England's long gone past, just in time for Hallowee'en.

Along the misty banks of the Kickemuit River in Warren, Rhode Island, a hideous scene unfolded, setting off what would become King Philip's War. This event left a permanent scar on the land both historically and psychically. Though the historical fact is all but forgotten, the psychic scar left on the land continues to haunt the area to this day.

The origin of this ghostly activity dates back to June, 1675. Tension had grown between the colonists and the local Pokanoket tribe living in the area. Uneasiness between the colonists and natives grew to a point where neither felt any sympathy or regard for the other.

Conditions between the two exploded on June 20, 1675 when a band of Pokanoket warriors attacked the English settlement along the banks of the Kickemuit River. They looted and vandalized several homes. Two homes were set fire in the attack and the settlement left in fear and near ruin. Three days later, the Pokanoket returned to ransack and burn more houses.

John Salisbury shot and wounded one of the warriors

lowing day they returned to exact revenge for the shooting. The renegade band killed John Salisbury and six other colonists near Swazey Corner during the bloody struggle. Two other men were ambushed and killed as they ran to the nearby settlements for help.

A week after the incident the severed heads of eight murdered colonists were seen on the banks of the river mounted on long poles with gruesome smiles pulled across their faces. This was a clear message to the colonists. Leave the Pokanoket area, or meet the same fate.

The attack on the settlement sparked the brutal and bloody conflict known as King Philip's War between the local tribes and colonists. The violent conflict would eventually take its toll on the people of the region before subsiding into a peace treaty. The innocent colonists who died that day, however, have never found

Several times a year people claim witness to eight floating heads above the shore of the river. Most often they are seen about the trees glowing in the twilight hours of early evening. They drift almost aimlessly but with purpose, as if searching for something. Perhaps they are trying to reunite with the

rest of their bodies that were never recovered

Sometimes they witnessed on poles in the ground on the edge of the Kickemuit near the bridge that crosses the river at Route 136. Either way it is a ghastly sight to behold. Some witnesses who have seen them say the faces seem to look distressed or forlorn. Others have stood aghast as the repulsive apparitions wear the same horrific grins that were

brutally murdered the eight

When you visit the Kickemuit River take a stroll along the banks. If you get the feeling you are being watched, look to the trees and you might see eight glowing faces staring down at you wondering if you are friend or foe.

The Kickemuit River runs through the center of Warren. Take Interstate Route 195 East to Route 114 East.

Bear left where Routes 114 and 103 split. Take Route 136 South off of Route 103.

Thomas D'Agostino and his wife Arlene Nicholson are sea-

soned paranormal investigators, authors, and co-organizers of Paranormal United Research Society. You can find out more about them by visiting www. tomdagostino.com.

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### Tips on financial planning



### **Dennis Antonopoulos**

As the years go by, many of your short-term plans may change. But you'll always need to focus on three lifetime goals: planning for retirement, preparing for the unexpected and creating an estate plan. What steps should you take to meet these goals?

Let's start with retirement. Throughout your career, you'll need to put away money for a

### Keep working toward lifetime goals

retirement that could last two or three decades. So, you'll want to contribute enough to your IRA and 401(k) or similar employer-sponsored retirement plan to provide for your income needs in retirement. And you'll want to fund these accounts with a reasonable percentage of growth-oriented investments, based on your comfort with risk and how long you have to invest.

But planning for retirement involves more than just a general commitment to save and invest. You'll also need to envision your retirement lifestyle. Will you travel extensively or stay close to home, pursuing your hobbies? Or are you thinking about relocating or spending part of the year in a vacation home? Your

retirement aspirations will help determine how much money you'll ultimately need to live the lifestyle you desire.

And finally, once you are retired, you'll have to ensure you don't outlive your resources. Consequently, as you begin taking money from your retirement accounts and investment portfolio, you'll want to establish a sustainable withdrawal rate – one that lets you enjoy your retirement while accommodating the inevitable ups and downs of the financial markets.

Now, let's move to the second lifetime goal: planning for the unexpected. Even if you budget carefully, you may not always be prepared for unplanned costs, such as a needed home improvement.

If your cash flow can't meet these expenses, you might be forced to dip into your long-term investments, possibly leading to taxes, penalties and fewer funds left for retirement. That's why it's a good idea to maintain an emergency fund containing three to six months' worth of living expenses, with the money held in a liquid, low-risk account.

Of course, more serious unexpected events can also occur. If something were to happen to you, could your family members maintain their lifestyle? Could the mortgage still be paid? Could your children continue with their higher education plans? It's essential that you maintain sufficient life insurance to meet these needs.

The last lifetime goal - creating an estate plan - is meant to achieve multiple aims. For example, you may want to name someone to make financial and medical decisions on your behalf should you become incapacitated. If you have children, it is important to name a guardian should something happen to you. It's also necessary to keep your beneficiary designations up to date. And you may want to leave something to charitable groups.

To meet all these objectives, and possibly even more, you'll need to work with a legal professional to create the necessary documents and arrangements, such as a durable power of attorney, a will, a living trust and so on.

You may also need the help of your financial advisor to review your beneficiaries and to balance your estate and legacy goals with your other financial objectives.

Life is full of twists and turns, and you may change your own course along the way. But no matter which roads you follow, you'll still need to achieve the three lifetime goals we've discussed so keep working toward them.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Please contact Dennis Antonopoulos, your local Edward Jones Advisor at 5 Albert Street, Auburn, MA 01501 Tel: 508-832-5385 or dennis.antonopoulos@edwardjones.com. Edward Jones Member SIPC

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### **RE: Real Estate**



Mark Marzeotti

These numbers could make or break your mortgage loan approval

When you apply for a mortgage loan, lenders want to make sure that you are a good credit risk. That means they like to know that you will pay back your loan on time without any problems during the repayment period.

There are a number of things lenders look at when they try to decide whether you're going to be a responsible borrower or not. But three key numbers are especially important, and they can make or break your loan application:

- · Credit score
- Front-end debt-to-income (DTI) ratio
- · Back-end DTI ratio Here's why they matter.

1. Credit score Your credit score is a threedigit number that sheds light

on your entire borrowing his-

There are actually several different scores, including a FICO Score and Vantage-Score. But all credit scoring

### Thinking of Buying a Home? The three most important numbers mortgage lenders look at

formulas use the same basic approach. They take into account:

- · How much of your available credit you've used
- Your payment history
- · Whether creditors have ever had to take legal action against
- The types of borrowing you've done
- How much new credit you've applied for recently

After considering all of these criteria, you're assigned a score by one of the three major credit bureaus. This score typically ranges between 300 and 850. Scores below 660 (approximately) are considered to be poor or fair, while scores above 740 are considered to be very good or exceptional.

By looking at your credit score, lenders get quick insight into how you've dealt with debt in the past and how you're dealing with it now. While it's possible to qualify for some types of mortgage loans with low credit, it can be more difficult, and you'll have fewer choices of lenders. 2. Front-end DTI ratio

Lenders also look at another important number when deciding whether you can afford the mortgage you want: your debt-to-income ratio (DTI).

Your debt-to-income ratio measures your debt relative to your income, but there are

actually two different DTI ratios that matter.

Your front-end ratio is the first. It refers to the amount of your gross monthly income that will go towards housing costs if you qualify for the new mortgage. Housing costs include your mortgage payment, as well as taxes and homeowners insurance.

For example, if your gross income is \$5,000 and you want to buy a home that would come with total monthly costs of \$1,800, then your front-end DTI would equal \$1,800 divided by \$5,000 or .36. That's a 36% front-end DTI ratio.

In this case, you might have a hard time finding a mortgage lender, because most prefer your front-end ratio to be below 28%.

### 3. Back-end DTI ratio

Your back-end ratio is also a method of assessing the amount of financial obligations you'd have relative to your income if you were approved for a mortgage. But this doesn't just take housing costs into account - all of your other debts are also factored in.

To add to the above example, if you had monthly payments of \$1,800 for a house, \$200 for a car loan, and \$25 for a credit card, then your backend DTI would equal the total of all those monthly payments divided by your gross income of \$5,000.

Since \$2,025 divided by

\$5,000 is .405, your back-end ratio would be 40.5%. Most lenders want your back-end ratio to be below 36%. So again you might face challenges borrow-

Of course, "most" isn't all, and there are some lenders that allow you to borrow with a higher debt-to-income ratio as well as with a low credit score. But you need to consider both the loan terms and whether your decision really makes sense before you move forward.

Committing too much of your income to housing costs

could put you in a financial bind, especially if you're in a lot of debt already. So, if your DTIs are above these recommended thresholds, you may want to wait to buy a home until you've paid down some of what you owe. Likewise, if your credit score isn't where you'd like it to be, then waiting a while to try to increase it could potentially pay off in the form of a lower rate and cheaper borrowing costs.

If you're considering buying a home, it's important to understand what these numbers are and why they matter

so much. That way, you can better judge the likelihood of getting approved for a loan before you decide whether you're ready to buy a house.

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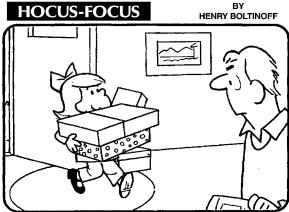
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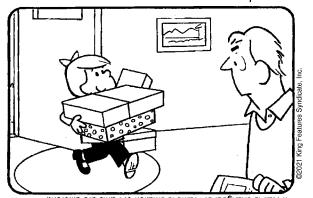








Find at least six differences in details between panels.



Differences: 1. Bow is smaller. 2. Mose is different. 3. Button is added. 4. Hair is changed. 5. Frame is smaller. 6. Pants are different.





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