

Elaine Kraimer to retire after 29 years as Youth Services Librarian

She joined the Bancroft Memorial Library in 1994

By THERESA KNAPP AND TRIGIA PERRY

Elaine Kraimer started working as the Children's Librarian at the Bancroft Memorial Library in Hopedale on June 4, 1994. She will be retiring on Sept. 1 after 29 years in this position, now known as the Youth Services Librarian.

"I am going to miss this place incredibly, but I am looking forward to more reading time at home. I want people to know they are extremely lucky to have this library," says Mrs. Kraimer.

In 1994, she was eager to get back to work after being a stay-at-home-mom for five years. She had previously



Mrs. Elaine Kraimer will retire on Sept. 1, 2023, after 29 years of service as the Youth Service Librarian at the Bancroft Memorial Library. Courtesy photo.

KRAIMER

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Hopedale welcomes new Town Administrator Mitchell Ruscitti

Public welcome to drop by anytime

By THERESA KNAPP

At its meeting on June 26, the Hopedale Select Board welcomed Mitchell Ruscitti as the town's new Town Administrator.

"It's a pleasure being here," said Ruscitti, at the beginning of his first meeting of the Select Board. "If anyone wants to pop in anytime or give me a call, it's an open door policy. I'm here all day every day, so come on by."

After a months-long search, Ruscitti was chosen to fill the position held since December by former Interim Town Administrator Jeffrey Nutting.

Selectperson Bernie Stock took a moment "to thank Jeffrey too for the work that he did in the interim to get us through a very uncomfortable situation...I know that following somebody like Jeff is like



following Michelangelo after the Sistine Chapel [ceiling] and saying 'Is there any improvements you want to make?'...But I'm sure that you'll make your own mark."

Ruscitti lives in Milford and is the founder of, and chief consultant with, Tillrock Consulting which provides services to municipal and private clients.

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KRAIMER

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worked at both the Medway Public Library and the Sherborn Library, and was eager to return to the world of books.

called for an interview. Ann Matie was emptying the book drop when I drove up. I took one look at this library and fell in love with it. The staff, Ann, Dot and Elaine Malloy, were totally devoted to the town, the library, and to serving our patrons. I was delighted

Children’s Room has been painted, the Peter Rabbit pictures replaced with Disney murals, then painted over those. The Circulation Desk has been replaced with a newer, larger one. The green metal shelving has been replaced with wooden shelving. The tables have been changed, the card catalog removed, and my typewriter replaced with a computer. We used to have cards in all the books, on which we wrote the names and addresses of patrons borrowing the books. At night, we counted all the cards and wrote down how many books went out. Of course, now it is all done by computer. When I started working here, the bathrooms had no heat, there was no air conditioning, and the staircase coming downstairs was a circular stairway, coming down and ending where the elevator door is now. We’ve added a handicapped bathroom, the elevator, the ‘Skinny Room’ workroom, and the tiny kitchen in the Program Room.”

In Nov. 1994, as part of her first performance review, then-Library Director Elaine Malloy noted Mrs. Kraimer’s “wonderful knowledge of children’s authors and their writing” and “highly creative story hours and programs.”

In fact, Mrs. Kraimer has created many programs during the last three decades.

Current Library Director Tricia Perry appreciates Mrs. Kraimer’s “genuine enthusiasm for sharing favorite books and au-

“We used to have cards in all the books, on which we wrote the names and addresses of patrons borrowing the books. At night, we counted all the cards and wrote down how many books went out.”

-Elaine Kraimer, Children’s Librarian (1994-present)

She recalls, “A salesman from Prentice-Hall called to tell me the position of Children’s Librarian was open in Hopedale. I was very anxious to get back to work and

to be able to work here!” Mrs. Kraimer says things have changed since she first walked through the door 29 years ago. “Since I came in 1994, the

Come celebrate on Sept. 1
The community is invited to stop by the Bancroft Memorial Library on Sept. 1, from noon to 2 p.m. to celebrate Mrs. Kraimer’s 29 years of service as the Youth Services Librarian.

thors (including Anne of Green Gables, Harry Potter, and anything written by Patricia Polacco) and creating special storytimes and programs for multiple generations of readers.” And over the years, some of those programs have become annual traditions, including the Library/School collaboration entitled “Check It Out,” where students from a variety of classes and grade levels at Memorial School challenge themselves to determine which class can visit the library and check-out the most times during the month of October.

Perry also says that, for many years, Mrs. Kraimer ran a summer theatre camp as part of the Summer Reading Program. Lines were memorized; props, costumes, and backdrops were designed; and at the end of the week a fully-fledged play was performed at the Hopedale Community House. Another event highly anticipated each winter is Mrs. Kraimer’s “Owl Moon” program. Based on the beloved picture book by Jane Yolen, Mrs. Kraimer spent many years leading the children on a magical night-time search for the great horned owl, complete with owl

sightings and very realistic owl calls.

Mrs. Kraimer says the best part of her job is the children, the parents, the books and “giving children the books they love.” What she will miss most are “the children, the patrons, the building...seeing the new books arrive.”

During her retirement, “I am going to volunteer in the Grandfriends program at Bright Beginnings and the Senior Shop at Town Hall. I will also volunteer at the Bellingham Library and continue to go to the Wednesday Needlework Group at the library.”

Since she announced her retirement, the Friends of the Library have been organizing a farewell scrapbook for Mrs. Kraimer. Patrons are invited to stop by the library before Aug. 19, to write their best wishes in the book and add photographs if they would like.

In addition, the public is invited to stop by the Library on Friday, Sept. 1, between noon and 2 p.m. to celebrate Mrs. Kraimer’s 29 years of service at the Bancroft Memorial Library.

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OGeez! Brands expands HCA to reflect increased facility size

By THERESA KNAPP

At its meeting on June 26, the Hopedale Select Board expanded the Host Community Agreement of OGeez! Brands, MA, LLC, which operates a cannabis manufacturing facility

at 6 Charlesview Road.

OGeez requested the HCA expansion as it increases its space to approximately 7,400 square feet on the first and second floors of that building.

“It’s just us modifying our space,” explained O’Geez!

Brands Chief Operating Officer Erik Diehn “The first floor was a little tight for us to begin with, and we thought as long as we have the opportunity we might as well try to expand in that space above.”

Community Preservation Committee welcomes new members

By Theresa Knapp

At its meetings in June and July, the Community Preservation Committee welcomed new members.

On June 27, the CPC wel-

comed new member Tracey Phillips, who is one of the Citizen-at-large; and at its meeting on July 17, they welcomed Jimmy Khokhar, an appointed member from the Planning Board.

“We are now a full commit-

tee,” said CPC Chair Becca Solomon, at the July meeting.

For more information on the CPC, visit, www.hopedale-ma.gov/community-preservation-committee

A successful start for Hopedale's Forest Friends

The Bright Beginnings Center, preschool for the Hopedale Public Schools, is known for the exceptional early childhood experiences it provides Hopedale's students as a foundation for their educations. In the past, BBC's learning experiences were traditional ones, contained in the four walls of its classrooms and on its playground. This year, the Bright Beginnings Center took an innovative new step in the form of providing nature-based preschool to the residents of Hopedale and surrounding towns. The Forest Friends program, a completely outdoor preschool class, began in late August and will finish its first very successful school year this June.

"The first year went better than anyone could have imagined," said Bright Beginnings Center Principal Kristen Poisson. "In researching nature-based learning, it seemed to be such a great fit for Hopedale with the Parklands right around the corner from BBC and it turned out that it was."

The Bright Beginnings Center staff spent the prior year researching nature based early childhood education and visiting town departments to clear their proposal with those involved. As the only preschool run by a public school district in the area to take on nature based learning, BBC looked at how to combine the more child-led nature based learning model with the Department of Elementary and Secondary Education's pre-kindergarten curriculum frameworks.

"We already strive for child-led, play-based learning in our traditional classrooms," said Poisson, "so combining academic learning with nature based learning was easier than one might think. Bringing Thea (Goncalves) on as our teacher was the biggest piece to the puzzle because she took my vision and ran with it. She has done amazing things."

Forest Friends meets four days a week from 9:00 am to 12:00 pm with a combination of time spent at the Hopedale Pond



and Parklands and time in the newly created outdoor classroom space on the BBC playground. Curriculum focused heavily on incorporating nature while still maintaining the standards-based learning the state has set out for pre-kindergartners in its public school preschool programs.

Teacher Thea Goncalves explained the benefits to learning outdoors in a space that requires more physical navigation and awareness, "Getting kids outside is so important because they're building their bodies, building their minds, building the whole child. The students developed a deep understanding of themselves and their environment throughout the year. They have a great understanding of their own bodies and what they can do. Trying new things while trusting your body is such an important skill because it leads us to be more comfortable taking risks later on, including academic

ones." Another benefit to Forest Friends was being off site at the Hopedale Pond. The location

Fire Department and walking to Atria Draper Place. Being involved in the community has

to extend their child's day to 2:15 pm. The morning will continue to be the nature based outdoor



become a major component of Forest Friends."

Next year Forest Friends will continue to run at the Bright Beginnings Center but with an added twist. Given the success of the program in its first year, parents will now have the option

program and the afternoon will feature a hybrid combination of a mix of indoor and outdoor learning. If its first year was any indicator, the future is bright for Forest Friends.

This press release was submitted by the Bright Beginnings Center

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Water Restrictions in effect

State-mandated water restrictions continue to be in effect. Although Hopedale has its own water restriction by-laws, we are also mandated to comply with the rules of the Massachusetts DEP under the Town's Water Management Registration and Water Withdrawal Permit. Over the years you have seen or been faced with no outside watering between the hours of 9:00 a.m. and 5:00 p.m. These are State Mandated Requirements within our permit. Recently the State has enhanced these requirements and added them to our permit and registration.

Beginning May 1st or When a drought condition is declared by the Executive Office of Energy and Environmental Affairs, Secretary for our watershed area, the following water restrictions will be in full effect:

Level 1 (Mild Drought): All

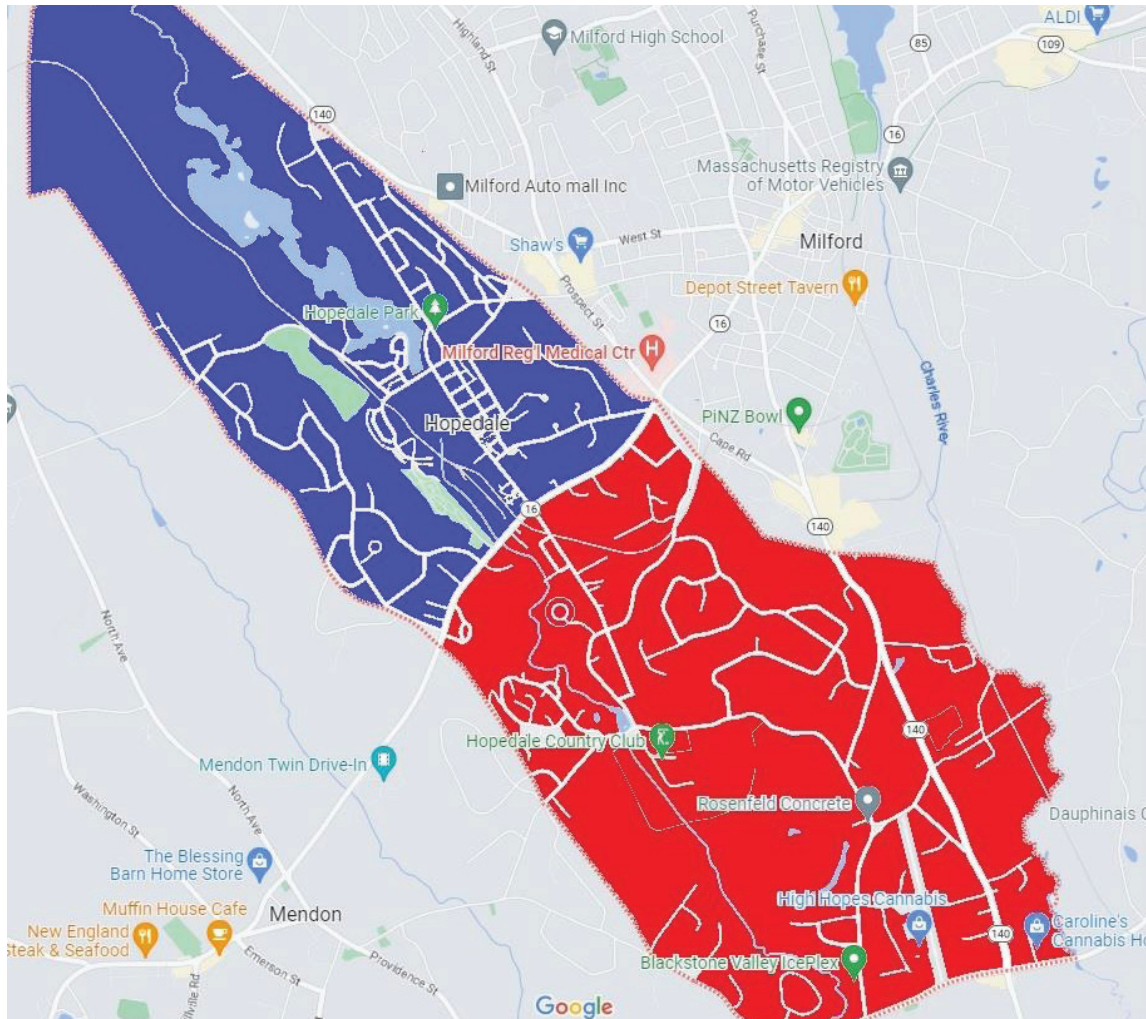
nonessential outdoor water uses restricted to no more than one day per week, before 9 a.m. and after 5 p.m., except that watering of ornamentals and flower gardens with drip irrigation, hand-held hose or watering cans may be permitted.

Level 2 (Significant Drought): All nonessential outdoor water use banned, except that watering of ornamentals and flower gardens with drip irrigation, hand-held hose or watering cans may be permitted.

Level 3 (Critical Drought) or Level 4 (Drought Emergency): All nonessential outdoor water uses are banned.

Moving forward and beginning May 1st. All residents on town water to the north of Rt. 16 (BLUE ZONE), will be allowed to water on Tuesdays before 9 a.m. and after 5 p.m.

Beginning May 1st. All residents on town water to the south of Rt. 16 (RED ZONE) will be allowed to water on Thursdays before 9 a.m. and after 5 p.m.



If you are interested in more information on these new regulations, please visit the Hopedale

website. We will also keep you informed of any updates as the summer moves on.

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Hopedale seeks new Highway Superintendent

By THERESA KNAPP

The Town of Hopedale is accepting applications to fill the position of Highway Superintendent after Christopher Nadeau resigned from the position.

According to the job description, "the Highway Superintendent, under the direction of the Road Commissioners,

is responsible for all technical, administrative, and supervisory work in managing the positions of the Town's Highway Department. Plans and supervises repair and maintenance of Town roads and bridges, stormwater management system, and highway department facilities and equipment," in addition to the duties.

The position requires a Bach-

elor's degree in civil engineering or a related field equivalent to a master craftsman elevel of trade knowledge; 7-10 years related work experience in the field of road maintenance and repair operations; hands-on experience in snow removal operations; minimum of 2-3 years in a supervisory capacity; or an equivalent combination of education, train-

ing and experience with provides the required knowledge, skills and abilities.

The salary range is between \$95,000 and \$115,000.

For more information, visit "Jobs & Volunteer" at www.hopedale-ma.gov

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Buckley and Goyette Receive Brenda M. Bonetti Memorial Scholarship

Aaron Buckley and Riley Goyette were named the 2023 recipients of the Brenda M. Bonetti Memorial Scholarship presented by Larry Bonetti, Sunday, June 18, 2023 at the Catholic Com-

munity of Sacred Heart Church, Hopedale.

In memory of Brenda M. Bonetti, the scholarship is available for any graduating high school senior who attends the Catho-

lic Community of Sacred Heart Church in Hopedale. The purpose of this scholarship is to provide financial assistance to one student pursuing post-high school education or training. Consideration for the scholarship is given to all who are a registered parishioner at the parish, accepted to a college or in-



Pictured from left, Riley Goyette, Larry Bonetti and Aaron Buckley

stitution of higher learning in the coming fall, participated in church ministries for the past 4 years and have continued through senior year, worship regularly with the Catholic Community of Sacred Heart.

community of Sacred Heart Church, Hopedale.

Aaron, a 2023 Graduate of Blackstone Valley Tech will be attending the Dean College pursuing a degree in sports broadcasting. Riley, a 2023 Graduate of Blackstone Valley Tech, will be attending New England Institute of

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Bancroft Memorial Library

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Contact: Tricia Perry, Library Director
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tperry@cwmars.org

Community Conversations Sponsored by Hopedale For Change

Community Conversations will meet this month on Wednesday, August 2 at 6:30pm. If you are interested in joining the conversation, please sign up at the Circulation Desk.

Mrs. Kraimer's Scrapbook

Mrs. Kraimer will be retiring as the Youth Services Librarian on Friday, September 1, 2023 after serving the Hopedale community for 29 years! Throughout the summer, there will be a special scrapbook upstairs at the Adult Circulation Desk where everyone is invited to stop by to add your favorite memories and/or pictures of Mrs. Kraimer. The scrapbook will be shared with Mrs. Kraimer on September 1st!

Helen Symonds Book Group

The Helen Symonds Book Group will resume monthly meetings on Sept. 6, 2023 at 1:00 pm in the library meeting room. We will discuss *This Tender Land* by William Kent Krueger. If you are not on the current book group list, books are available in the library. "Minnesota, 1932. Twelve-year-old orphan Odie and his 16-year-old brother, Albert, are the only white students at the Lincoln Indian Training School. When Odie accidentally kills a fiendish school employee,

he, his brother, their Sioux friend Mose, and a bereft little girl, Emmy, whose single-parent mother has been killed by a tornado, must flee by canoe down the nearby Gilead River. And so their adventure begins, a quest in search of self and home." From Library Journal review

Wednesday Needlework Group

Join us for an evening of needlework every Wednesday night from 6:00pm until 7:45pm. Bring your latest project. No commitment required – come when you can!

News from The Friends of the Hopedale Library

Flower Power Fundraiser
The Friends of the Hopedale Library are running a Flower Power Fundraiser through 10/15! You can order flowers, bulbs, and other plants online and have orders shipped directly to you. The Friends of the Hopedale Library earns 50% which goes right back to the Library to pay for summer reading, adult programs, museum passes, and other expenses not covered by the library budget. Shop at <http://hopedalelibrary.fpfundraising.com/>.

News from the Marjorie Hattersley Children's Room

Registration is encouraged but not required for all events. Please call Mrs. Kraimer at (508)634-2209 to register!

Stories and Crafts with Mrs. Kraimer

Tuesdays at 10:30am! Ages 3-5

August 1: Fun with Family and August 8: What's in the Sky?

Knitting Club

Learn how to knit on Tuesday afternoons at 1:00pm with Mrs. Kraimer (August 1 and 8)! Ages 9+

Legos! Legos! Legos! with Dan Steininger

Improve your Lego building skills with audience building activities on Wednesday, August 2 at 2pm. Registration required. Ages 7-12

Mother Goose Rhyme Time

Enjoy songs, stories, instruments, and crafts on Thursdays at 10:30am! Ages Birth-3

August 3: Ruff! Ruff! and August 10: Turtles and Frogs

A Bug's View!

How does it feel to play games like Connect Four and Jenga when you're the size of a bug? Join us to find out what a bug's view looks like on Friday, August 4 from 10-2pm! Play all day... everyone is welcome!

PJ Story Hour with Mrs. Kraimer

Bring a snuggly and learn about dragons and other magical creatures on Monday, August 7 at 6:15pm. Registration required, all ages welcome!

Dragon Egg Escape Room

Can you figure out the puzzles and find the dragon eggs on Wednesday, August 9? Two times available for two groups at each time slot(5pm and 6:30pm). Ages 8+ and families are welcome! Registration is required.



Shell Decoration

Decorate shells with Mary Alice Gruppi on Thursday, August 10 at 1pm. Registration is required. Ages 9+

Summer Reading Raffle Drawing

The Summer Reading Program wraps up on Saturday, August 12. Get your reading logs in by 12pm! Winners of prize baskets will be notified via telephone.

Thank you!

We are grateful to have so many individuals, organizations, and businesses supporting the 2023 Summer Reading Program at the Bancroft Memorial Library! Special thanks to The O'Leary Family, the Catalogna Family, Laura Chan, Dan Malloy, Christine Seaver, The Hopedale Cultural Council, The Friends of the Hopedale Library, Hopedale Community House, Hopedale Fire Department, Hopedale Police Department, The Hopedale Foundation, Hopedale Council on Aging, All About Quilts in Walpole, Milford Ace Hardware, OverDrive,

Baypath Humane Society, 1000 Books Before Kindergarten Foundation, Middlesex Savings Bank, OneUp Games, Chicopee Veterans Services, Six Flags New England, Hanover Theater, An Unlikely Story Bookstore & Cafe, Best Buy (Milford), StoryLand, Massachusetts Library System, Massachusetts Board of Library Commissioners, AaTs (Animal Assisted Therapy Services) of Massachusetts, and the amazing residents, readers, and supporters in the Hopedale community.

Celebrate Mrs. Kraimer!

Join the Library and community in celebrating Mrs. Kraimer's 29 years of service as the Youth Services Librarian on Friday, September 1 from 12pm to 2pm.

For updates throughout the month, friend us on Facebook and sign up at www.wowbrary.org to discover the Library's newest books, movies and music. Our webpage is <https://www.hopedale-ma.gov/bancroft-memorial-library>.

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Select Board accepts resignations, makes appointments, accepts donations

By THERESA KNAPP

At its meetings on June 26, June 30, and July 12, the Hopedale Select Board accepted resignations, made appointments, and accepted donations.

The board accepted the resignations of:

- Marcia Matthews from Conservation Commission, effective June 20; and
- Chris Leduc as Road Commissioner, effective July 1.

The board appointed:

- Justin Paulson as a Road Commissioner, effective July 12, to serve out the remainder of Chris Leduc's term which expires at the town's 2024 election.

The board also accepted the following donations:

- \$21,130.50 donation from an anonymous donor to fund legal fees associated with West Street litigation;
- \$101,716.11 from an anonymous donor for the purpose of legal expenses associated with West Street litigation;

and

- \$56,500 from an anonymous donor for the purpose of legal expenses associated with West Street litigation.

Hopedale summer concert series ends, planning for Hopedale Day begins

The Hopedale summer concert series is over for this season, and the Hopedale Cultural Council would like to thank the following businesses who generously donated gift cards for our free giveaway on concert nights: Dairy Queen, JJ's Ice Cream, Hens and Chicks Cookie Company, and the Coffee Bar.

Planning is in full swing for the 43rd Hopedale Day in the Park on Saturday, Sept. 23. There will be animal shows, entertainment, food booths, crafters, art shows, and fun for all ages. The HCC is now accepting applications for the student and adult art shows and craft vendors. The applications can be found at www.hopedale-ma.gov/hopedale-cultural-council or by emailing hopedaleculturalcouncil@yahoo.com

yahoo.com

The HCC thanks the following sponsors who have contributed (as of press time) to this event:

- Platinum level:
- Charles River Bank
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 - Caroline's Cannabis
 - Dewey Pest and Wildlife
 - Virginia and Francis Larkin
 - Front Line Inc.
 - Buma Sargeant Funeral Home

- Bronze level:
- Watson Colonial Funeral Home

- Art show Purchase Prize Award:
- Caroline's Cannabis

Hakins earns Dean's List Honors from MassBay Community College

Angelina Hakins of Hopedale has been named to the MassBay Community College Dean's List for Spring 2023. Hakins is a General Studies major.

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AARP Tax-Aide Is Looking for Volunteers

The AARP Tax-Aide program is looking for compassionate and friendly people to join our team of volunteers. You will receive training and support to help you learn new skills, and you'll get a great feeling from helping elderly and low-moderate income people complete their tax returns.

In addition to preparing taxes, volunteers are needed to greet clients, do administrative tasks, and help with technology.

You will be part of a dedicated team of volunteers who work at local senior centers and libraries in: Bellingham, Franklin, Holliston, Hopedale, Hopkinton, Med-

way, Milford and Upton.

As a Tax-Aide volunteer, you will work in a team of 3 to 6 people. Team members are always available to help you. We help taxpayers and we help each other.

Volunteers work between one and three days a week during February and March. Training is in November, December and January and is primarily online.

If you are interested in becoming a volunteer, contact our local coordinator Kirk Joslin at KirkNJoslin@gmail.com

You can also sign up for more information at: <https://mataxaide.org/interest/>

New Members Welcome to Charles River Chorale Open Rehearsals in September

The Charles River Chorale will begin rehearsals for its Fall 2023 season and is actively recruiting new members who are seeking a new community and musical opportunity.

The non-audition chorale group will begin open rehearsals on Tuesday, Sept. 19, from 7:30 to 9:30 p.m. at the Church of Christ, 142 Exchange St., Millis. Two additional open rehearsals will take place on Sept. 26, and Oct. 3, to allow interested new members an opportunity to explore the chorale opportunity.

Under the leadership of director and Holliston resident Ashley Nelson-Oneschuk, the Charles River Chorale is entering its 40th year as a nonprofit 501(c)3 chorale. Nelson-Oneschuk, a music professional in her 8th year with the Charles River Chorale, is also the choral director for Medway High School. Her goal for the chorale is "focused on cultivating a joyful community first, with excellent musical experi-

ences as the vessel to achieve this."

Charles River Chorale members hail from many area communities, with several from Holliston, Natick, Ashland and Hopedale, among others. Members range in age from teenager to octogenarians. The group typically holds winter and spring concerts, with the

Celebrations from around the Globe. This program will feature music celebrating cultures and seasonal events across the globe, including Chinese New Year, Kwanzaa, Christmas, Hanukkah, Diwali and more!

The Charles River Chorale rehearses on Tuesday evenings from 7:30 to 9:30 p.m. at the Church of Christ in Millis.

Membership dues for the non-profit organization support operating costs. There are no dues for high school students, and scholarships based on need are available. There is also a separate children's choir for children in Grades 2 through 6.

For more information about the organization and the upcoming open rehearsals, visit <https://www.charlesriverchorale.com>. Those who are interested in joining the chorale for the start of the season on Sept. 17, are asked to complete a short sign-up document via the attached QR code. Sponsorships and advertising opportunities are also available.



Winter 2023 concert planned for Sunday, Dec. 10, 2023, at 2pm, at Medway High School. The theme of the Winter 2023 concert is Joy to the World,



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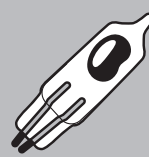

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Your Money, Your Independence

Yes, even the Nasdaq-100 Index rebalances. What about you?



Glenn Brown

On July 24th a special rebalance was held to reduce the Nasdaq 100 Index's concentration in its largest holdings.

This is the third such special rebalancing (1998, 2011) as part of the methodology that states:

"A special rebalance may be conducted at any time based on the weighting restrictions described in the index rebalance procedure if it is determined to be necessary to maintain the integrity of the Index".

Some questions to consider:

- What is the potential impact to you as an index investor?
- Do you practice a similar rebalance process for individual holdings and asset classes?

How did we get here?

The performance of a small group of mega-cap stocks drove returns for the index and the

broader market. These stocks include:

- Microsoft (Year-to-date return as of 7/17/23 is 38.9%)
- Apple (45.5%)
- NVIDIA (188.7%)
- Amazon (51.4%)
- Tesla (118.9%)
- Meta Platforms (144.4%)
- Alphabet Class A (32.0%) and Class C (31.7%).

These seven companies (combining Alphabet's share classes) represented over 55% weighting of the index and will reduce to 38% with smaller companies within the index being purchased.

Potential impact to index investors.

Selling high-performing stocks comes with the potential for a tax bill for funds.

Per Morningstar, "Mutual funds may be especially susceptible to capital gains distributions. An ETF like QQQ is among the most heavily traded securities in the United States, which results in plenty of opportunities for it to utilize in-kind creations and redemptions to purge low tax-basis securities, making capital gains distributions unlikely."

The importance of rebalancing.

A challenge investors have with rebalancing is selling or trimming winners and reallocating proceeds to other areas of a portfolio, including underperformers.

Some envision these 7 companies to continue their dominance, but consider Top 5 Nasdaq-100 holdings in 1998: Microsoft, Cisco Systems, Intel, Dell and Worldcom, yes that Worldcom. By 2008, only Microsoft was still in Top 5 and it had a total 10-year return of -33%. Again, negative 33%.

In ten years the leadership will look different, so will returns.

Rebalancing asset classes within diversified portfolios.

Given S&P 500 Index 15 year outperformance over other asset classes and recency bias toward 4% money markets, many avoid rebalancing or other asset classes entirely like bonds, small company stocks, international stocks, REITs, commodities, gold, etc.

Again, the next 10 years will

not look like the past 10 years.

For example, on January 1, 2000 a diversified portfolio of index funds may have included S&P 500 Index, US Bonds (Barclays US Aggregate Bond Index), International Stocks (MSCI EAFE Index) and Gold.

By start of 2010, total returns were Gold 274%, US Bonds 84%, International Stocks 12% and S&P 500 Index -9%, aka "The Lost Decade".

Go out to January 1, 2017, US Bonds 137% are still outperforming S&P 500 Index 112%.

Some would argue it made sense not to rebalance, until see a rebalance to "out of favor" S&P 500 Index to start 2010 would lead 7 years later US Bonds 30% and S&P 500 133%. As for top performer during 2000's Gold, it was the worst at 5%.

There's more to consider that allowed in this space, consider reaching out to your Certified Financial Planner to discuss further.

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual.

Glenn Brown is a Holliston resident and owner of PlanDynamic, LLC, www.PlanDynamic.com. Glenn is a fee-only Certified Financial Planner™ helping motivated people take control of their planning and investing, so they can balance kids, aging parents and financial independence.

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Local student earns President's List recognition at Norwich University

Dante Mancini of Hopedale has been recognized on the President's List at Norwich University for the Spring 2023 semester:

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Senior Scam Warning

The Hopedale Police Department is asking our senior citizens to be aware of potential fraudsters calling them to scam them of their life savings. Fraudsters typically target senior citizens as they view them to be more willing to communicate with scammers who generally lack computer technology, which makes them more vulnerable to web- or email-based scams; the scammers believe seniors have amassed some wealth over the years; and they can be naïve about the numerous ways in which fraud is committed in modern times.

Fraudsters use a variety of ways to scam senior citizens, and the two most common methods are the grandparent scam and the phone scam. The grandparent scam is where the scammer reaches out to someone who pretends to be their grandchild in financial trouble or they are in jail and need bail money. The fraudster will ask for money immediately and tell their victims to use a wire

transfer; if that is not an option, the fraudster will have the victim buy several gift cards and

read off the gift card's information. The fraudster will stress urgency on the issue to prevent their victims from contacting other family members, or they will ask the victim to keep it a secret to avoid embarrassment.

The other most common scam used against our senior citizens is a phone scam, where the fraudster identifies himself or herself as an IRS agent or calls them to offer free medical supplements, devices, or discounts. With these types of phone scams, the fraudster attempts to get the victim's personal information (full name, address, date of birth, social security number, and credit card information). Once they have this information, they will immediately deplete the funds on the credit card or try to open additional credit cards or loans.

The best prevention for stopping phone scams is

awareness. Awareness of the above scams and many others exists is more than half the battle against elder fraud. Another way to prevent fraudsters from scamming is to keep your personal information private and never give it out over the phone or email. For those who use computers, be cautious of emails and attachments. Do not open emails from senders whose names you don't recognize (delete or block them); never click on a link or open an email attachment you don't know. Remember, emails, links, and attachments spread viruses and give fraudsters access to your computer. Furthermore, you should always consult with family members upon receiving a call or email where an individual or organization is requesting money, gift cards, or personal information.

As a reminder, any resident who feels they were the victim of a scam or if someone is trying to obtain their personal information should contact the Hopedale Police Department.

Medicare Seminar at the Hopedale Senior Center

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S.H.I.N.E. Counselor and COA Board member. (Serving the Health Insurance Needs of Everyone)

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- When do I apply for Medicare benefits
- How to avoid enrollment penalties

- What Medicare does and does not cover
- What is the difference between Original Medicare and Medicare Advantage Plans
- What are Medigap Plans and how do I purchase one

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7 9:00 am Free Panera 9:00 am Bridge 12:30 pm BINGO	8 9:00 am Yoga with Crystal 12:30 pm Mah-Jongg 12:30 pm Bridge	9 10:00 am Exercise w/ Ann 11:00 am Meditation 1:00 pm Cribbage	10 1:00 pm Tai Chi	11 8:30 am Walkers 12:00 pm Senior Center closes
14 9:00 am Free Panera 9:00 am Bridge 12:30 pm BINGO	15 9:00 am Yoga with Crystal 9:30 am Grocery Shopping 12:30 pm Mah-Jongg 12:30 pm Bridge Errand Van Available	16 10:00 am Exercise w/ Ann 11:00 am Meditation 1:00 pm Cribbage	17 10:00 am Knitters' Group 10:00 am Watercolor Class (Special One-time Workshop) 1:00 pm Tai Chi Errand Van Available	18 12:00 pm Senior Center closes
21 9:00 am Free Panera 9:00 am Bridge 12:00 pm Lunch at Senior Center 12:30 pm BINGO	22 9:00 am Yoga with Crystal 12:30 pm Mah-Jongg 12:30 pm Bridge	23 9:30 am Nurse Clinic 10:00 am Exercise w/ Ann 11:00 am Meditation 1:00 pm Cribbage 1:30 pm Griffin-Dennett Ice Cream Social	24 1:00 pm COA Board Meeting 1:00 pm Tai Chi	25 8:30 am Walkers 12:00 pm Senior Center closes
28 9:00 am Free Panera 9:00 am Bridge 12:30 pm BINGO	29 9:30 am Grocery Shopping 9:00 am Yoga with Crystal 12:30 pm Mah-Jongg 12:30 pm Bridge Errand Van Available	30 10:00 am Exercise w/ Ann 11:00 am Meditation 1:00 pm Cribbage	31 10:00 am Morning Movie "Where the Crawdads Sing" 1:00 pm Tai Chi Errand Van Available	

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Living Healthy

Milford -Franklin Eye Center

Decades of Service to the Community And a New Provider

BY: ROGER M. KALDAWY, M.D.
MILFORD FRANKLIN EYE CENTER

Milford-Franklin Eye Center has been providing excellent eye care to the community for decades. With much excitement, we are happy to announce that Dr. Jorge Arroyo will join our team as our practicing vitreoretinal specialist and Chief of our Retina Service. Dr. Arroyo will see patients every Monday in our Franklin office.

With offices located in Milford, Franklin and our new office in Millis, our own award-winning surgery center in Milford and a support staff of 50, we are proud to be the leading medical and surgical eye care center in the area and one of the major eye care centers in the State. We are also one of the rare ophthalmology practices to own and operate our own surgical center, the Cataract

Surgery Center of Milford. No longer need to travel miles and hours to have cataract surgery! Experienced eye physicians/surgeons and 5 optometrists are here to provide comprehensive and excellent eye care for the entire family. If your eyecare provider is still asking you to travel for eyecare to far away practices and surgery centers, we are here to help.

Dr. Roger Kaldawy is an experienced eye physician and surgeon and the area's only full-time specialist in corneal diseases. Having completed his training in Ophthalmology at the University of Rochester and his fellowship in Cornea and Refractive Surgery at the prestigious Department of Ophthalmology of the University of Iowa, Dr. Kaldawy served as Assistant Professor of Ophthalmology at Boston University where he was Direc-

tor of the Cornea and External Disease program and trained fellows and residents in Ophthalmology. Some of the physicians he trained are now in academic and private practices in Massachusetts and around the world. Dr. Kaldawy published research articles in peer-reviewed academic journals and has been invited as a guest speaker to many prestigious academic programs in the US and around the world. Dr. Kaldawy is proud to be the first surgeon in central Massachusetts and among a handful of surgeons in the State to have performed DSAEK corneal transplantation. With special interest in cataract surgery, Dr. Kaldawy has performed over 30,000 procedures and surgeries and was the first surgeon in the area to offer the highly advanced accommodating implants. Dr. Kaldawy was the first surgeon in



the area to offer bladeless laser assisted Femto cataract surgery. This laser procedure is offered locally at the Cataract and Laser Surgery Center of Milford. Dr. Kaldawy also serves as the Medical Director of the Cataract Surgery Center of Milford.


Dr. Jorge Arroyo is our practicing vitreoretinal specialist and Chief of Retina Service. He received his undergraduate degree at Amherst College, medical degree at Yale University School of Medicine, and completed his ophthalmology residency at the University of California, San Francisco, and vitreoretinal surgery fellowship at Duke University Eye Center. Dr. Arroyo has over 20 years of experience training doctors and fellows at Beth Israel Deaconess Medical School/Harvard Medical School. Dr. Arroyo is a member of the Retina Society, Macula Society, American Society of Retina Specialists, the international Club Jules Gonin, and the American Academy of Ophthalmology. Dr. Arroyo is the immediate past president of the New England Ophthalmological Society and continues to serve as a board member. Dr. Arroyo has published over 60 publications in peer-reviewed journals on macular degeneration, diabetic retinopathy, retinal vein occlusion, vitreomacular traction syndrome, and retinal detachment.

Dr. Shalin Zia, O.D. received her Bachelor of Science degree from Purdue University in 2014 and her Doctor of Optometry from Indiana University in 2018. She moved to Massachusetts from the Midwest after getting married. Dr. Zia has many years of experience, spending several years in private practice. She enjoys seeing patients of all ages. She is proficient in routine eye care, contact lens fitting, and diagnosing and treating various eye diseases. In her free time, she enjoys working out, listening to podcasts, and spending time with family.


Dr. Adams, graduated from John Carroll University, Bachelor of Science, summa cum laude, in 1995. He completed his Masters in Biochemistry from Ohio State University in 1997. In 2003 he received his Doctorate from the New England College of Optometry. Dr. Adams has advanced training in corneal pathology, specialty contact lenses, ocular disease, and laser refractive surgery.

Dr. Mai-Khuyen Nguyen joined Milford-Franklin Eye Center from the New England Carpenters Benefit Fund - Vision Center, where she served as Head of Optometry. She has over 10 years of experience in comprehensive eye exams for adult, geriatric, pediatric, and special needs populations. Her experience includes performing contact lens fitting and managing contact lens complications. Dr. Nguyen is also experienced in glasses fitting and lens edging. Her charitable activities include participating in Boston Cares program and the Boston Special Olympics.


Dr. Donald L. Conn, OD will join our team in our state-of-the-art medical offices in Franklin, Milford and Millis starting August 2022. Dr. Conn is a comprehensive optometrist offering the latest in comprehensive eye care for the entire family. Dr. Conn earned his Bachelor of Science from College of the Holy Cross in 2016. He then went on to earn his Doctor of Optometry degree from New England College of Optometry in 2021. He completed a residency in ocular disease and Primary care at the Bedford VA in June 2022. His clinical experience also includes clinical rotations at Lahey Hospital & Medical Center, Boston Medical Center, and South Boston Community Health Center. Dr. Conn will join our team in




MILFORD - FRANKLIN EYE CENTER



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Jorge G. Arroyo, M.D.




Dr. Mai-Khuyen Nguyen, O.D.




Michael R. Adams, O.D.



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Dr. Purvi Patel, O.D.



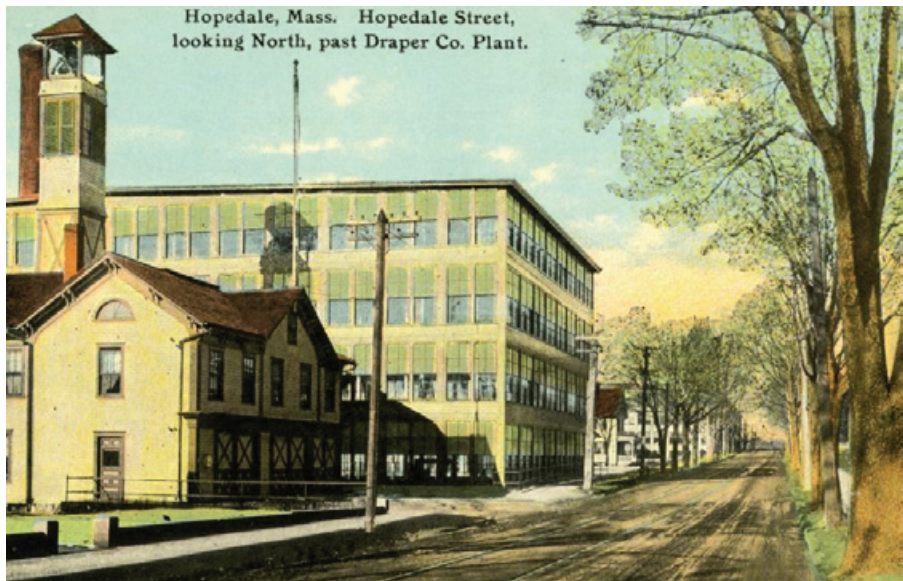
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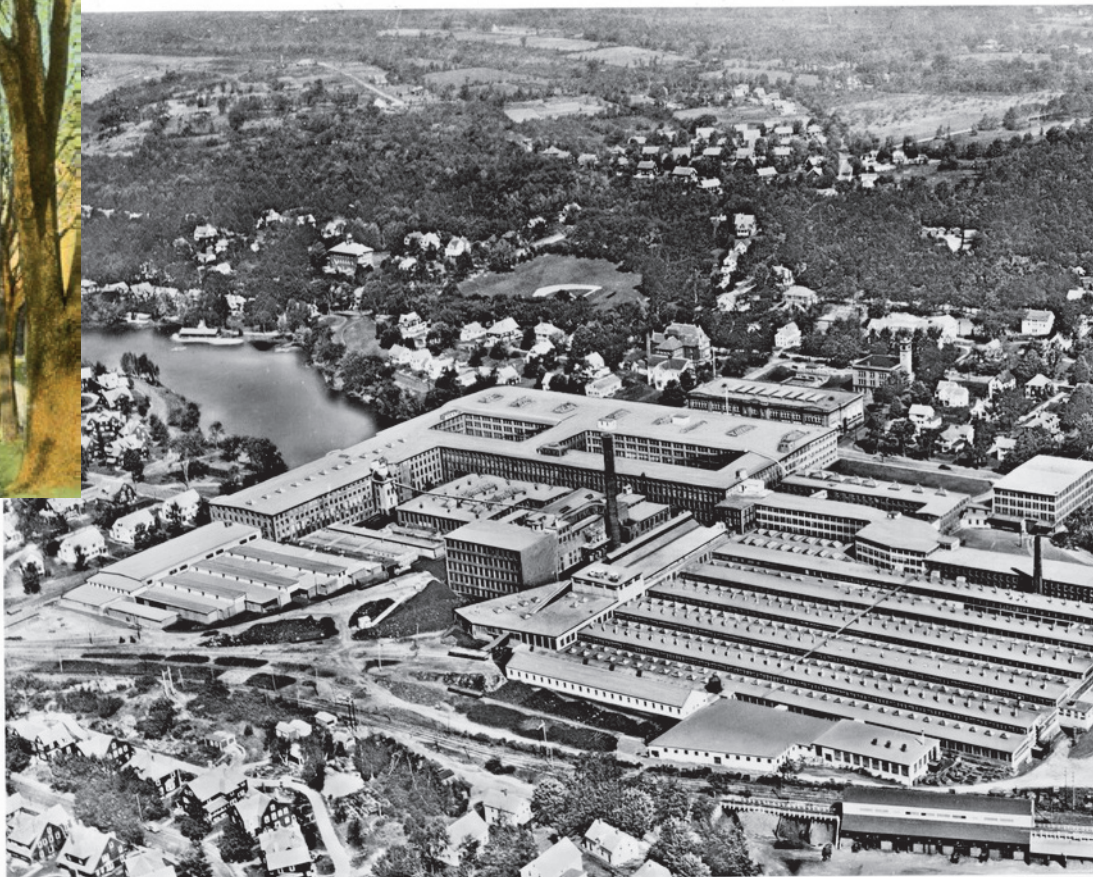
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Above, a postcard of Hopedale Street in Hopedale (circa 1890-1900) looking north toward the Draper Company plant. Trolley tracks show on the dirt road. Source: www.digitalcommonwealth.org
 Right, an aerial view of the Draper Corporation Complex (circa 1930). The view shows the extent of the company in Hopedale with all the expanded buildings. The view also shows the worker housing in Bancroft Park, Lake Street and Dutcher Street. The Mill River is no longer visible running behind the plant. The Grafton & Upton Railroad spur is visible in the lower portion of the photo. Source: www.digitalcommonwealth.org



EYES

continued from page 12

August of 2022. He is experienced in providing care to patients of all ages including adults, geriatrics, and pediatric populations. Outside of work Dr Conn enjoys long distance running and spending time with friends and family.

Dr. Purvi Patel, OD originally from the tri-state area, received her bachelor's degree from The College of New Jersey in 1996 and her Doctor of Optometry from the State University of NY College of Optometry in 2000 through a joint accelerated B.S.-O.D. program. She then completed a residency in Ocular Disease and Special Testing. In 2003, Dr. Patel joined the New England College of Optometry as Clinical Assistant Professor. Through her role as Director of Eye Care Services at Whittier Street Health Center and then The Dimock Center, one of the largest community health centers in Boston, Dr. Patel brings with her teaching and leadership experience. She is a Fellow of the American Academy of Optometry, with a history of publishing, presenting, and lecturing. During the last 10 years, Dr. Patel has transitioned to direct care and worked in collaboration with ophthalmology. Most recently, Dr. Patel completed a postdoctoral certificate for the treatment & management of glaucoma. Dr. Patel has clinical interests in diabetes, glaucoma, community-based eye and vision care, public

health & epidemiology. Dr. Patel currently lives in Dover, MA with her husband and 3 daughters. She enjoys traveling abroad, reading and tennis.

Milford-Franklin Eye Center realizes you have choices when it comes to eye care. We are different. We focus on excellent and advanced eye care and treat our patients as if each one is family. We have surgical results that rival those of major centers in Boston- we can prove it. We are from the community, most of us live in the community and our focus is to serve the community. You will see us in the office, at the local supermarket and in the ER at 1 AM if there is a need for our care. Our focus is on you, your vision, and excellent results. We are available in your backyard and proud to offer world class cataract surgery closer to home: Here in Milford! Our optical shop has its own dedicated lab and can cut and finish your glasses while you wait. All new patients receive a free pair of select glasses. We offer after-hours, same day emergency appointments and Saturday appointments. We have great management focused on quality customer care. Four decades serving our communities and going strong. We remain dedicated to the best in eye medicine and surgery closer to home.

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Sports

Hopedale Baseball Players Moving On To The Next Level

BY CHRISTOPHER TREMBLAY,
STAFF SPORTS WRITER

For the past three years, Jacob Smith and Tyler Wilke have been teammates for the Hopedale baseball team. Together the duo, along with the rest of the Blue Raiders, have been successful over the three years.

of the Dual Valley Conference before falling in the State Tournament.

Although their high school career is over, the two will still be playing together this summer on the Milford American Legion Baseball team, but once the season comes to an end in July, they will be going their separate ways

said. "I wasn't considering it until the coach called me. It was great that someone had interest in me and my potential."

Smith's situation was somewhat comparable to his teammates.

"I really wasn't looking at St Michaels, but things got serious when the coach called me the



Tyler Wilke, left, and Jacob Smith, above.

As sophomores, they lost to Tahanto in the Division 4 Central Tournament Finals; the following year they were the number one seed entering the Division 5 State Tournament and made it all the way to the Championship game only to lose to Mount Greylock.

This year the Blue Raiders once again qualified for the Division 5 State Tournament, being named the number four seed after a 15-5 regular season, unfortunately they lost to Pioneer Valley Regional in the Round of 8. Prior to the tournament this year, the Blue Raiders won the Central Mass Class D Championship and were co-champions

to college, but both will still be playing baseball.

Wilke will be headed to Stephens Institute of Technology in Hoboken, NJ, a Division 3 school that plays in the Mid Atlantic Conference. Smith will be taking his skills to Saint Michaels College in Colchester, VT, playing in the NE10 Northeast Division.

Neither athlete was really interested in their final destination at the beginning until the Coaches approached them to play for their perspective teams.

"My major focus was academics when I was looking at schools. Stephens was not really on my radar, although I was interested in similar types of schools," Wilke

summer before my senior year began," Smith said. "I was playing in a tournament in Connecticut, and they happened to be there scouting one of my teammates; I guess they liked what they saw in my play."

One of Smith's goals was to play for a Division 2 or higher college next season, and he'll get the chance in Vermont, although the Purple Knights will not be coming off a good year (5-19).

"They may not have had a great team last year, but it's college baseball and I was lucky enough to get a scholarship in which I can continue to play baseball," he said.

Although he too received a

scholarship to to play baseball on the next level, it is not Wilke's overall top priority as he enters college this upcoming fall.

"At this point, I'm looking for experience and the ability to play another four years of baseball," Wilke said. "I'll see where it takes me, but my main focus is definitely on my academics."

Growing up both athletes began their baseball careers within the Hopedale Little League system and then joined a club team before eventually earning a spot on the high school team as sophomores. (Their freshmen season was cancelled due to Covid).

Smith was introduced to the

game of baseball at a very young age and believes that he had a bat in his hand as soon as he could pick something up. In addition to baseball, he also played hockey growing up, but after his sophomore season in high school he decided to step away from the game on ice so he could focus more on his baseball career.

"I knew that I had an opportunity, but I'd have to work to get where I needed to be," Smith said. "I'd go to the gym as much as I could and took lessons to help me become who I

BASEBALL

continued on page 15

Did you know? Hopedale has one of the largest historic districts in Mass.

Hopedale was designated a "Preserve America Community" in June 2004, and has one of the largest National Register Historic Districts in Massachusetts.

According to the Advisory Council on Historic Preservation...

Hopedale was founded in 1842 on 600 acres in the present downtown by Reverend Adin Ballou. It began as Fraternal Community Number One, an experiment in creating a utopian society based on Practical Christianity principles, part of the Transcendental Movement's belief in human perfectibility that swept New England. Ballou's 170 followers built 30 homes, workshops and a church to practice their new faith.

Two followers, George and

Ebenezer Draper, later took over the property. By 1880, they had built a mini-empire on the banks of the Mill River that secured 400 patents for textile machinery, employed 800 workers, and garnered \$1 million in annual sales.

Hopedale was incorporated as a town in 1886. Over the next three decades, Draper's prosperity and generosity fueled a building program that makes Hopedale a haven for some of the finest turn-of-the-century architecture in the Bay State.

George Draper built Town Hall in 1887, and in 1899 Joseph Bancroft built the Gothic style library, with an oak cathedral

ceiling, leaded glass windows, and a circulation desk that have been unchanged in 105 years. A successful campaign to have the library placed on the National Register for its centennial birthday served as a model for a wider effort.

After cataloguing more than 500 properties of historical and architectural distinction in the downtown area, tiny Hopedale's entire downtown was recognized as a National Register Historic District, one of the largest in Massachusetts.

Source: www.achp.gov/preserve-america/community/hopedale-massachusetts

WE WANT TO HEAR FROM YOU!
 Have an upcoming event?
 Do you have a concern about things happening around town? Email us at editor@hopedaletownnews.com and let us know!

BASEBALL

continued from page 14

am today."

Before he got his chance of playing on the varsity diamond at Hopedale Smith first had to endure the consequences that his freshman season would not be.

"I was sitting in the media center when I found out that the season was cancelled. I was heartbroken as I was so excited to see what I could do on this level," he said. "Thankfully, my club team at the time (Northeast Longhorns) were able to put together an extended season later that year; so, I didn't miss out on too much baseball."

Wilke, like Smith, also played other sports (basketball and soccer) in addition to baseball as he grew up, but much like his counterpart he too realized that he

needed to place more attention on his baseball skills.

"Initially I didn't really have that much interest in playing baseball, but eventually I naturally found that I had a knack of seeing the ball well and could hit," he said. "When I got to play varsity baseball for the first time I was put into the outfield and during my junior year split time between third base and the outfield. This past year I was primarily a third baseman."

During their senior campaign at Hopedale, both athletes not only played their infield position (Wilke at third and Smith at first) the duo also spent some time on the mound for the Blue Raiders. However, neither will use their pitching skills once they arrive on their respective college campuses.

"Both individuals are three-year starters for us and basically

did it all for Hopedale this past season," Blue Raiders Head Coach Kevin Bresciani said. "They were extremely important to our success; each pitched about 20 innings for us with ERAs in the high ones/ low twos."

On the mound Smith pitched in 8 games going 1-1 while pitching 22.1 innings. He allowed 17 hits, 5 earned runs, had 27 strikeouts to 10 walks and posted a 1.57 ERA. Wilke went 2-0 pitching 16 innings over 7 games allowing 12 hits and 2 earned runs, while striking out 20 and giving up 7 walks; he had a 0.86 ERA for Hopedale.

At the plate Wilke batted .390, scored 18 runs on 26 hits while adding 1 homerun and 21 RBI. Smith batted .405, scored 19 runs on 30 hits, had 19 RBI, and added 6 stolen bases.

Real Estate Corner

Recent Home Sales

Date	Hopedale	Amount
07/13/2023	173 Freedom Street	\$800,000
07/13/2023	17 Haven Way	\$785,000
06/29/2023	24 Larkin Lane	\$775,000
06/28/2023	90 Hopedale Street	\$585,000
06/28/2023	5 Oakwood Avenue	\$420,000
06/23/2023	34 Anthony Road	\$810,000

Source: www.zillow.com / Compiled by Local Town Pages



The home at 24 Larkin Lane in Hopedale recently sold for \$775,000. Image credit: www.zillow.com

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