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Vol. 9 No. 7

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October 2023

Special town meeting set for Nov. 7

At its meeting on Sept. 11, the Select Board scheduled a special town meeting for Nov. 7, if the venue is available at that time.

Mary Curran Phillips celebrates 100 years, town issues proclamation

On Aug. 28, 2023, the in Hopedale, and Hopedale Select Board issued the following proclamation:

Whereas, Mary Curran was born in 1923 in Milford, Massachusetts where she, along with her sister and brother, attended and graduated from Milford schools, and

Whereas, Mary also received nursing training at Milford Hospital, and

Whereas, in 1943 Mary married Harold "Red" Phillips, a Hopedale resident, and

Whereas, Mary then moved from South Main Street in Milford to South Main Street

Whereas, over the years, Mary and Red had 11 children - 6 girls and 5 boys - with whom they often took weekend trips to Cape Cod and New Hampshire and even visited the World's Fair in Montreal, and

Whereas, Mary worked as an overnight companion for seniors locally and out of town, reluctantly giving up this kindhearted work at the age of 88, and

Whereas, Mary worked determinedly to ensure that Phillips Field in Hopedale was

named in honor of her husband's family who generously donated the land to the Town, this being one of Mary's many accomplishments, and

Whereas, Mary lives comfortably in the home in which she raised her family, with eight of her beloved children living nearby.

Now, therefore, the Hopedale Select Board congratulates Mary Curran Phillips on her 100th birthday and offers its best wishes for many happy and healthy years to come.

Hopedale Jr.-Sr. High **School named National Blue Ribbon School**

By Theresa Knapp

Hopedale Junior-Senior High School has been named a National Blue Ribbon School. It is one of 353 schools across the nation to receive this award in 2023.

"The honorees for our 2023 National Blue Ribbon Schools Award have set a national example for what it means to Raise the Bar in education," U.S. Secretary of Education Miguel Cardona said in a statement.

"The leaders, educators, and staff at our National Blue Ribbon Schools continually inspire me with their dedication to fostering academic excellence and building positive school cultures that support students of all backgrounds to thrive academically, socially, and emotionally. As the Biden-Harris Administration partners with states and schools to accelerate academic success and transform educational opportunity in this country, we take tremendous pride in the achievements of these schools and their commitment to



In Sept., Hopedale Jr.-Sr. High School was named a National Blue Ribbon School. Source: www.nationalblueribbonschools.ed.gov

empowering educators, serving students, and engaging families."

Shortly after the announcement on Sept. 19, a social media post on the 'Hopedale Town Administrator' page read: "This national award recognizes Hopedale Jr.-Sr., High School as one of the top performing schools not only in the Commonwealth, but in the

BLUE RIBBON

continued on page 2











Select Board provides update on West Street litigation

Cases are before state and federal courts, Surface Transportation Board

By Theresa Knapp

The Town of Hopedale is still in litigation with the Grafton and Upton Railroad over land at 364 West Street.

At a Select Board meeting on Aug. 28, Select Board Chair Glenda Hazard read a carefully crafted letter (by town counsel) that provided an update for residents curious about the issue that has been making its way through the court system for two-plus years.

The letter reads as follows:

"The town remains in litigation with the railroad in both federal and state court and in the Surface Transportation Board.

In state court:

In late March, the Massachusetts Appeals Court confirmed that the settlement agreement between the town and the railroad in a previous land court litigation including the town's waiver of its

Chapter 61 right of first refusal to purchase the forestland, was not effective.

The Supreme Judicial Court denied the railroad's request for review of that decision.

The case is now back in the land court and, on Oct. 13, that court will hear an argument on the citizens' motion to intervene in that case. Meanwhile, on the strength of the Appeals Court decision, the town has also filed its own motion to reopen its claims that it is entitled to exercise its right of first refusal over the property.

In federal court:

On March 31, the Federal District Court granted the rail-road's request for an injunction against the town's proposed eminent domain taking of the forestland. It did so based on plans previously submitted by the rail-road that reflected it intended to

use all of the property for a massive 22-building trans-loading facility.

Since then, in a separate litigation in state court between the former CEO of the railroad and the railroad's owner, the owner has admitted that these plans for the development of the forestland are impractical and not buildable. The town has now brought that admission to the attention of the district court and asked the district court to reopen the case. If successful in doing so, the town will argue that the railroad improperly obtained an injunction against the town's proposed taking based on plans that could not be built.

At the same time, the town is pursuing an appeal in the United States Court of Appeals for the First Circuit arguing that the district court improperly granted the injunction for several reasons including that it did not have juris-

diction over the case, that it failed to give proper attention to the fact that the railroad's plans were not buildable, and that there is a serious question being addressed in state court about whether the railroad owns the property.

Surface Transportation Board:

The STB is "an independent federal agency that serves as an adjudicatory board," according to www.stb.gov.

The federal judge who granted the injunction against the town's taking, ordered the railroad to file a petition with the STB to determine the STB's view on whether the town's proposed taking was barred by federal law. The railroad filed a petition that the taking was barred with and the town has opposed it. The STB has not ruled on that issue.

After reading the letter, Hazard said, "I think that kind of reflects how complicated that all is and why we don't just speak off the cuff about what's going on with the railroad in court."

BLUE RIBBON

continued from page 1

Nation this year. Also, your Town Administrator [Mitch Ruscitti] may or may not have been an '05 Hopedale graduate, so this news has been greeted exceptionally well in this office."

To learn more about the award, visit www.nationalblu-eribbonschools.ed.gov

The National Blue Ribbon Schools in Massachusetts include:

Andover — Andover West Middle School, Andover Public Schools.

Boylston — Tahanto Regional High School, Berlin-Boylston Regional School District.

Cambridge — Benjamin Banneker Charter Public School, Benjamin Banneker Charter Public.

Hopedale — Hopedale Junior Senior High School, Hopedale Public Schools.

Hyannis — Sturgis Charter Public School, Sturgis Charter Public.

Plymouth — Manomet Elementary School, Plymouth Public Schools.

Somerville – John F. Kennedy School, Somerville Public Schools.

Source: www.nationalblueribbon-schools.ed.gov/awardwinners

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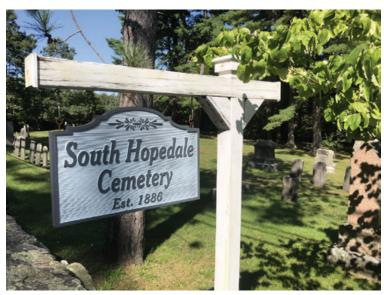
South Hopedale Cemetery to get water source

By Theresa Knapp

For hundreds of years, families tending gravesites in the South Hopedale Cemetery had to bring their own water. That may soon change.

"The long and short of it is I never realized that there was no water service at that cemetery so anybody going down there, if they were going to water flowers or anything that they'd put in there, that they would have to bring their own water," said Select Board member Bernie Stock. "It kind of caught me by surprise because that cemetery was something that I took care of some 40 years ago when I was here, and it never occurred to me there was no water source down there."

Stock said the issue came to his attention when he was approached by someone whose father is buried in the small historic (est. 1700s) cemetery on Plain Street. Around Memorial Day, that person offered to do some equipment work on the site but



After several centuries, the South Hopedale Cemetery may soon get a water source. Credit: Theresa Knapp

town officials declined the offer for various reasons.

Stock said the cost to put in the water service would be approximately \$5,000. Town Administrator Mitch Ruscitti has identified "some old unexpended funds for cemetery use from

years ago where the money is still in the account."

Stock said, "I think it's short money, and I think it's an obligation that we should have assumed a long, long time ago."



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Spiritualism in Hopedale: History, High Hopes, and Hoaxes

Hopedale founder Adin Ballou believed in temperance, abolition, and women's rights. But when it came to other movements of the time, he was a skeptic. Surprisingly, when Ballou's only surviving son, Adin Augustus died in 1852, he turned to Spiritualism to deal with his grief. During the commune period in Hopedale, the spiritualist movement was sweeping the country. People communicated with the dead through mediums and seances, and the spirits answered back with "rappings, writing, and tipping of tables." While suffering through his great loss, Adin Ballou kept his skeptical eye.

Step back in time and learn about the history of Spiritualism in Hopedale, a town at the center of the movement to speak to the dead. This Saturday morning ranger walking tour, sponsored

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Published Monthly Mailed FREE to the Community of Hopedale Circulation: 2,576 households & businesses

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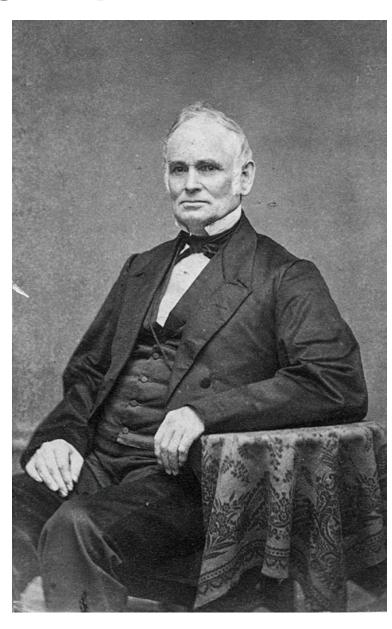
Creative Design & Layout

Michelle McSherry Kim Vasseur Wendy Watkins

Ad Deadline is the 15th of each month.

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by the Blackstone River Valley National Historical Park and cohosted by local historian Linda Hixon, will focus on the people of the community who promoted spiritualism. The tour will begin at 10 a.m. in front of the statue at Adin Ballou Park at the corner

of Peace and Hopedale streets, on Saturday October 28, 2023. The tour is free and open to all.

For more information contact Ranger Allison Horrocks: cell -401 318-4883 - email - allison_ horrocks@NPS.gov.

Hopedale Fire receives \$184,000 grant for equipment and training

By Theresa Knapp

The town of Hopedale has accepted a grant in the amount of \$184,280.95 from FEMA (Federal Emergency Management Agency) through its Assistance to Firefighting Grant for the purchase of needed equipment and station modifications.

At a meeting of the Select Board on Aug. 28, Fire Chief Thomas Daige said the money would be allocated in this way:

\$6,695 will replace 6 or 7 remote radios throughout the funds in the near future.

fire house; Daige said, "We basically only have one working radio in the firehouse"

\$3,200 going toward training both to bring in an outside firm to do the training, and to be able to pay the firefighters to attend the training

\$90,000 is going toward an exhaust extraction system, overhead tubes take the exhaust out of the firehouse

\$56,000 replacing fire hose

The town should receive the

Hopedale considers "floor model" fire truck

By Theresa Knapp

Town officials say Hopedale has a "unique opportunity" to purchase a "demo" (or floor model) fire truck. The town could purchase a Typhoon 1500 GPN stainless steel pumper for \$770,000, when a new vehicle would cost around \$1 million.

Fire Chief Thomas Daige said the average lifecycle for an engine is 20-25 years. Hopedale's current fleet includes a 2007, 2002, and a 1994 engine. He estimated the annual maintenance costs are approximately

\$14,000 a year.

Town Administrator Mitch Ruscitti said, "Given the annual maintenance costs that we spend on our engines right now, we would be pretty much swapping our maintenance costs for a new truck that would have a warranty."

Ruscitti recommended putting the question on the Nov. 7 special town meeting warrant, seeking approval to take a 20year bond for the purchase.



Select Board makes appointments, and accepts resignations, donations, grants

By Theresa Knapp

At its meetings on Aug. 28 and Sept. 11, the Hopedale Select Board made appointments, accepted resignations, and accepted donations.

The board appointed:

Michael A. Giovanella as a police officer

Stanley Golenski III as Highway Superintendent, effective Sept. 11, 2023

The board accepted the resignations of:

Call firefighter Joseph Night,

effective July 20, 2023

Call firefighter Jacob Fantini, effective July 30, 2023

Vincent Ozella from Highway Dept., effective Sept. 8, 2023

The board also accepted a Complete Streets grant from the Massachusetts Department of Transportation in the amount of

\$500,000.

Hopedale Cultural Council Grants Available

The Massachusetts Cultural Council distributes funds to local (LCC) and regional cultural councils, who then regrant funds to arts, humanities, and interpretive science projects in their own communities. Applicants complete their applications online and submit them directly to the LCC to whom they are applying through the online system by the Oct. 17 deadline.

Applicants must meet the eligibility and criteria requirements of the LCC program. Councils make funding decisions that best meet the particular needs and priorities of their community within the parameters of the state guidelines and council priorities.

For more information see the Massachusetts Cultural Council website: http://www.massculturalcouncil.org.

The board also accepted the following donations:

\$64,750.85 to fund legal fees associated with West Street litiga-

\$5,000 in gift cards from Pinz (for town youth)

\$40 donation to Bancroft Memorial Library from Ilene Kraimer O'Neil

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Long-time librarian Elaine Kraimer retires after 29 years, proclamation issued

On Sept. 1, Youth Services Librarian Elaine Kraimer retired after 29 years at the Bancroft Memorial Library. In honor of her retirement, the Hopedale Select Board issued the following proclamation:

Whereas, Elaine Kraimer first started working as the Children's Librarian at the Bancroft Memorial Library in June, 1994, and

Whereas, Elaine was always known for her extensive knowledge of children's authors and their writing, as well as her highly creative story hours and children's programs, and

Whereas, throughout her career, Elaine witnessed many changes in library service, from the days when a new typewriter was considered modern equipment to the advanced technology in use today, and

Whereas, over the years, Elaine has developed innumerable creative programs for children of all ages, including "Check It Out," a collaboration between the Bancroft Memorial Library and the Hopedale Schools, "Owl Moon," based on the beloved picture book and



through which area children are led on a magical night-time search for the great horned owl, and many, many more, and

Whereas, Elaine's enthusiasm and love of reading has produced generations of life-long readers.

Now, therefore, the Hopedale Select Board congratulates Elaine Kraimer on her retirement, expresses its deep gratitude for her many years of service to the community, and offers its best wishes for many happy and healthy years to come.

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Bancroft Memorial Library

50 Hopedale Street, Hopedale MA foam pumpkin at home (no real pumpkins please - they don't

Contact: Tricia Perry, Library Director 508-634-2209

tperry@cwmars.org

Columbus Day

The Bancroft Memorial Library will be closed on Monday, October 9 in observance of Columbus Day.

New Instagram Account

The Bancroft Memorial Library is now on Instagram! Follow us today at Bancroft_Memorial_Library.

Pumpkin Decorating Contest!

Participate in the Library's 2nd Annual Pumpkin Decorating Contest! Decorate a faux/

pumpkins please - they don't keep well inside) and drop it off at the Bancroft Memorial Library beginning Tuesday, October 10. Vote with a non-perishable food item for your favorite pumpkin from October 16-26. The entry with the most votes wins a prize, so vote early and vote often! All food items will be donated to The Daily Bread Food Pantry in Milford. The Library will have a limited number of pumpkins to give out while supplies last, but feel free to provide your own in whatever size/color/shape you'd like! Good luck and happy decorating!

Community Conversations Sponsored by Hopedale For Change

Community Conversations

will meet this month on Wednesday, October 4 at 6:30pm featuring Chief Ladybug (Dr. Denise Pruitt) who will speak about honoring Native American culture. If you are interested in joining the conversation, please sign up at the Circulation Desk.

Helen Symonds Book Group

The Helen Symonds Book Group will meet on Wednesday, October 4, 2023 at 1:00 pm in the Library Program Room. We will discuss All the Broken Places by John Boyne. "An elderly London resident befriends the little boy who moves in downstairs, but his parents' fighting brings her back to her harrowing escape from Nazi Germany. Ninety-oneyear-old Gretel Fernsby has lived in the same well-to-do mansion block in London for decades. She lives a quiet, comfortable life, despite her deeply disturbing, dark past. She doesn't talk about her escape from Nazi Germany at age 12. She doesn't talk about the grim post-war years in France with her mother. Most of all, she doesn't talk about her father, who was the commandant of one of the Reich's most notorious extermination camps. Now, Gretel faces a similar crossroads to one



she encountered long ago. She can choose to save a young boy, but if she does, she will be forced to reveal the secret she has spent a lifetime protecting." – adapted from CW MARS catalog

Virtual Q&A with Historical Fiction Author Denny S. Bryce

Celebrate Denny Bryce's new book, The Other Princess: A Novel of Queen Victoria's Goddaughter, with a fascinating virtual Q&A with the author on Tuesday, October 10 at 7pm via Zoom. The story of an African princess raised in Queen Victoria's court and adapting to life in Victorian England is based on the real-life story of a recently rediscovered historical figure, Sarah Forbes Bonetta. This program is sponsored by the Friends of the Ashland Public Library and in partnership with a multitude of MA Libraries. For attendees to the Ashland Public Library Event with Denny

S. Bryce on October 10, the author will be signing bookplates for every book ordered through Aesop's Fable. Please call the Bancroft Memorial Library to register and receive the link.

Virtual Q&A with Mystery Writer Andrea Penrose, Author of Murder at Merton Library

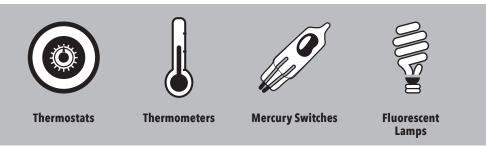
Join the conversation with mystery writer, Andrea Penrose, on Thursday, October 12 at 7pm via Zoom about her latest Regency-era Wrexford & Sloane Mystery, taking place in a library! This program is sponsored by the Friends of the Ashland Public Library and in partnership with a multitude of MA Libraries. For attendees to the Ashland Public Library Event with Andrea Penrose on October 12, the author will be signing bookplates for every book ordered through Aesop's Fable. Please call the Bancroft Memorial Library to register and receive the link.



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Maker Mondays

Join our new evening Crafting workshop for adults! Held every 3rd Monday of the month at 6:30pm, the workshops are FREE and all materials supplied! This month's workshop is on Monday, October 16th and participants will learn about the art of decoupage from Mary Alice Gruppi, and create decorative seashells using some of the techniques demonstrated. Registration is required.

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

Witchcraft in the 21st Century The Friends of the Hopedale Library are pleased to present "Witchcraft in the 21st Century" by Leslie Cape on Wednesday, October 18th at 6:30. Leslie will discuss the fundamental aspects of modern Witchcraft, as well as the basics of spells, ritual work, and seasonal celebrations. Learn how Modern Witchcraft emphasizes personal sovereignty, truth-seeking, empowerment, and responsibility that stands proudly on the cultural and religious foundations of our ancestors. Through it we can craft a meaningful connection to nature that will serve our future. To register, please sign up at the upstairs circulation desk or call 508-634-2209.

Ongoing Fundraisers

Did you know that you can support the Friends of the Hopedale Library anytime the Library is open by shopping at the Ongoing Book sale? We offer a selection of adult and children's titles, and even puzzles! You can find the sale area just outside the Program room. Our Flower Power Fundraiser runs through 10/15! You can order fall bulbs online and have orders shipped directly to you. The Friends of the Hopedale Library earns 50%. Shop at http://hopedalelibrary.fpfundraising.com. Thank you for your support!

Who are The Friends of the Hopedale Library?

We are a volunteer, non-profit organization. Our purpose is to stimulate interest in the use of the Library, focus attention on community services the Library offers, and raise funds for equipment, materials, and programs not covered by the Library's regular operating budget. We assist library staff as needed for special events. Our fundraising supports the museum pass program and children's and adult programming, including summer reading. Our next Executive Board meeting is Wednesday, October 11th at 6:30 pm. We love new members!

News from the Marjorie Hattersley Children's Room

Registration is encouraged but not required for all events. Please visit our website to register online.

Miss Laura

Hello, my name is Laura Brillant-Giangrande and I am the new Youth Services Librarian at Bancroft Memorial Library! I am a lifelong resident of Foxboro as well as a long time Patriots fan. I have been married for over 25 years and I have 2 children, CJ and Bella. My education and background are in Education but I have been a librarian for almost 10 years now and am LOVING IT! If you are wondering, YES, I DO read a lot. It's one of my favorite pastimes along with lis-

tening to music, doing jigsaw puzzles, playing card and board games and watching movies. When I want to get out of the house, I like walks in the woods and to visit historical places. I volunteer by helping adult immigrants learn English and study for their Citizenship test, mostly Ukrainian and Russian speakers. I am very excited to be a part of the Hopedale community and I look forward to bringing new programming to the library. Please don't hesitate to drop by and meet me and I hope to see evervone soon!

StoryWalk®

The Library Fish Learns to Read StoryWalk® will be up through Saturday, October 7th on the Community House Lawn.

Homeschool Meetup - Families - 1st Monday of the month(10/2) 1 - 2 pm

Get together, meet other families, share information and experiences while helping the Library learn what we can do to support you. Drop in.

Homeschool Classes - 2nd, 3rd and 4th Mondays(10/16, 23) 1 - 2 pm

TBD programs for all ages created by the librarian in support of homeschool families' needs. Drop in or registration as needed. Check the Library calendar for more information.

Rhyme Time - Ages 2 - 4 years - every Tuesday(10/3, 10, 17, 24, 31) 10 - 10:30 am

Fun with story time, music and movement as we build beginner reading skills. Drop in.

Toddler Tunes - Ages 1 - 3 - every Tuesday(10/3, 10, 17, 24, 31) 11 - 11:30 am

Gross motor skills are the focus as we have fun with dancing, throwing, catching, kicking and using instruments. Drop in.

Teen Advisory - Grades 7 - 12 - 1st Wednesday of the month(10/4) 2:30 - 3 pm

Meet to discuss interests, activities and how the Library can best support Hopedale's teen community. Registration required.

Book Cubs - Grades 2 - 3 - 2nd Wednesday of the month(10/11) 4 - 5 pm

Check out the book, read it over the month, then we come together for a peer discussion and a related activity. Registration required.

Raucous Readers - Grades 4 - 5 - 3rd Wednesday of the month(10/18) - 4 - 5 pm

Check out the book, read it over the month, then we come together for a peer discussion and a related activity. Registration required.

Starlight Story Time - Families - 4th Wednesday of the month(10/25) - 6 - 7 pm

In a cozy room with the stars over our heads I'll read a short story and we can all unwind and share some quiet, relaxing time together. Drop in.

Alpha-nauts! - Ages 4 - 6 - every Thursday(10/5, 12, 19, 26) - 10 - 10:30 am

Come explore the universe of the Alphabet as we build emergent reading skills. Registration required. **Busy Babies** - Ages 0 - 18 mos - every Thursday(10/5, 12, 19, 26) - 11 - 11:30 am

Come for a story and fun with toys intended to encourage your infant's motor and language development and meet other beginning families in our community too! Drop in.

Kommunity Kids - all school age kids - 1st Friday of the month(10/6) - 2:30 - 3 pm

Discussion and planning of opportunities for the youth of Hopedale to participate in civic engagement. Registration required.

Saturday Family Fun
- Families - every other Saturday(10/14, 28) - 11 am - 1 pm

Check the calendar each month to see what's happening: activities, crafts, movies and more - TBD each month - Drop in.

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.







OCTOBER 2023 - HOPEDALE SR. CENTER ACTIVITIES (508)634-2208

| Monday | Tuesday | Wednesday | Thursday | Friday |
|--|--|--|---|---|
| 9:00 am Free Panera 9:00 am Bridge 10:00 am Low Impact Exercise 12:30 pm BINGO | 9:00 am Yoga with Crystal 12:30 pm Mah-Jongg 12:30 pm Bridge 3:30 pm Dance Class | 10:00 am Low Impact Exercise 11:00 am Meditation 12:30 pm Literature 1:00 pm Cribbage | 10:00 am Watercolor Class 1:00 pm Tai Chi | 10:00 am Low Impact Exercise 12:00 pm Senior Center closes |
| CLOSED FOR COLUMBUS DAY HOLIDAY | 9:00 am Yoga with Crystal 9:30 am Grocery Shopping Van 12:30 pm Mah-Jongg 12:30 pm Bridge 3:30 pm Dance Class Errand Van Available | 11 10:00 am Low Impact Exercise 11:00 am Meditation 12:30 pm Literature 1:00 pm Cribbage | 10:00 am Watercolor Class 1:00 pm Tai Chi 4 pm – 6 pm FLU CLINIC @ HS Errand Van Available | 10:00 am Low Impact Exercise 12:00 pm Senior Center closes |
| 9:00 am Free Panera 9:00 am Bridge 10:00 am Low Impact Exercise 12:30 pm BINGO | 9:00 am Yoga with Crystal 12:30 pm Mah-Jongg 12:30 pm Bridge 3:30 pm Dance Class | 18 10:00 am Low Impact Exercise 11:00 am Meditation 12:30 pm Literature 1:00 pm Cribbage | 19 10:00 am Knitters' Group 10:00 am Watercolor Class 12:00 pm Lunch at Senior Center 1:00 pm Tai Chi 1:00 pm COA Board Meeting | 10:00 am Low Impact Exercise 12:00 pm Senior Center closes |
| 9:00 am Free Panera 9:00 am Bridge 10:00 am Low Impact Exercise 12:30 pm BINGO | 9:00 am Yoga with Crystal 9:30 am Grocery Shopping Van 12:30 pm Mah-Jongg 12:30 pm Bridge 3:30 pm Dance Class | 9:30 am Nurse Clinic 10:00 am Low Impact Exercise 11:00 am Meditation 12:30 pm Literature 1:00 pm Cribbage | 10:00 am Watercolor Class 1:00 pm Tai Chi 4 pm – 6 pm FLU CLINIC @ HS | 9:30 am Trip to American Heritage Museum (by Invitation for Veterans) 10:00 am Low Impact Exercise 12:00 pm Senior Center closes |
| | Errand Van Available | | Errand Van Available | 12.00 pm Ocinior Ocinior Gloses |
| 9:00 am Free Panera 9:00 am Bridge 10:00 am Low Impact Exercise 12:00 pm Halloween Party & Lunch 12:30 pm BINGO | 9:00 am Yoga with Crystal 12:30 pm Mah-Jongg 12:30 pm Bridge 3:30 pm Dance Class | | | |

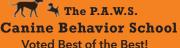


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Your Money, Your Independence

Update: Changes to 2024 Catch Up 401(k) Contributions

Since 2019, Congress continues to place a growing number changes as well as restrictions on Americans' retirement planning.

Passed in December 2022, Secure Act 2.0, which stands for "Setting Every Community Up for Retirement Enhancement," was designed to further improve retirement-saving opportunities.

One would believe expanding personal choices would be an enhancement.

Think again.

Planned changes for 2024.

For Secure Act 2.0, when lawmakers drafted changes to 401k catch-up provisions (currently \$7,500 additional to 401k plans by those over age 50) they "mistakenly" left out specific language. As a result, under their original Section 603, no participant could make catch-up contributions whether on a pre-tax or Roth basis starting in 2024.

This was a big problem.

Congressional leaders said this was not the intended outcome, but instead to broaden the amount of employers offering a Roth option in their 401k plans. Interesting, cause simply mandating a Roth option in 401k plans does this and provides more choice for everyone.

Instead, Congress determined



Glenn Brown, CFP

it was best to require individuals who earned more than \$145,000 in FICA wages the previous tax year to make all catch-up contributions on a Roth basis only. Meaning, it eliminated the choice of taking upfront tax break on catch-up contributions for "higher earners" by only allowing these deposits in after-tax Roth accounts.

With this as the only catchup option available, lawmakers know this pressures employers to update both retirement plans to allow the Roth option AND align payroll service capabilities with retirement plans to identify those who earned more than \$145,000 in FICA wages the previous year. The cynic in me asks:

• Why is this link being

established?

- What's in future laws given these new aligned capabilities?
- When did \$145,000 become the new \$400,000 for "high earners"?

It gets complicated.

Beyond employers, plan administrators and plan/payroll service providers having to update capabilities at additional costs, there are several unanswered questions on how to execute.

For example, what's in place to allow an employer to verify a new employee's FICA wages made the previous year at a former employer? Or what of those who don't have FICA wages and are omitted from the new law, like state and local government employees or partners at a law firm? Ironic or mistakenly omitted?

This led to over 200 entities made up of Fortune 500 companies, firms, and public employers, plus the American Retirement Association and plan administrators including Schwab, Vanguard, and Fidelity to ask Congress for a two-year delay to the Roth catch-up rule to 2026.

IRS delays changes until 2026.

On August 25, 2023, the IRS released Notice 2023-62 which

pushed enactment of Section 603 out to January 1, 2026.

Thus, it is business as usual for 2024 and 2025, while stakeholders work behind the scenes to get compliant. It also gives time for revised Congressional legislation.

Your next steps.

If over age 50, you can continue making catch-up contributions to 401k plans based upon your personal choice of what's best for you now and later in retirement, regardless of income.

Now, don't get me wrong, the Roth 401k selection can have tremendous benefits.

Furthermore, I've actively illustrated to clients the potential benefits and drawbacks to switching to the Roth 401k option. But in the end, it should be about choice for the individual to do what is best for them in planning for their retirement.

If you don't know which choice is right for you, talk to your Certified Financial Planner.

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 PlannerTM helping motivated people take control of their planning and investing, so they can balance kids, aging parents and financial independence.

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Bright Beginnings Center Partners with Golden Opportunities For Independence to Bring Therapy Dog to School

It is hard to miss the smiles on students' faces when 3-month old Golden Retriever Sunny enters the classrooms at the Bright Beginnings Center in Hopedale. Students love the calming presence the cream colored puppy brings to their classrooms and enjoy sharing a pet or snuggle with him on Fridays at BBC.

Sunny is a therapy dog in training with Golden Opportunities for Independence (GOFI), a nonprofit organization out of Walpole that breeds, raises, and trains English Type Golden Retrievers as service dogs, community resource dogs, and, like Sunny, facility therapy dogs. Sunny will train with GOFI for one full year before becoming fully certified to work in school full time. At this time he attends training Monday through Thursday and then visits BBC on Fri-

day to get used to the school environment and spend time with the students.

According to BBC Principal Kristen Poisson, Sunny is already having lasting effects, "On his first day he came in and laid next to a little girl who had been crying after drop off. She pet him for a few minutes and was instantly feeling better about being at school. It's amazing to see how he understands his work at such a young age."

It is the hope of the BBC staff that Sunny will continue to be integrated into the classrooms throughout the upcoming year and beyond. Over the summer staff members worked to create a set of lessons for social emotional learning that incorporate Sunny into programming. It is also planned to use Sunny as a



calming tool for students who are upset or dealing with change at school or home. Sunny will participate in whole class lessons, small group work, and visit with students one on one as needed.

School Adjustment Kelly Alley says, "Sunny brings a sense of calm to the classrooms. He's soothing to kids who are dysregulated with no judgement. He loves them no matter what kind of day they're having or what kind of behaviors they might be showing and they know that."

Golden Opportunities for Independence has placed dogs in several school districts across the state, as well as with police departments as Community Resource Dogs, dogs who work alongside officers and serve as comfort dogs in the line of

duty. It is clear that GOFI's dogs have served a clear purpose in bringing communities together and helping individuals with a variety of needs since the program's inception 20 years ago.

For Sunny, his time at BBC will continue to increase throughout the year as he passes his Puppy STAR Test at six months of age and the Canine Good Citizen Test at one year old. As he gains more experience, his training decreases and his time at BBC increases, something his young friends certainly look forward to.

"The students ask for Sunny

everyday," Poisson says, "and everyday that he isn't in the building we usually have at least one situation, even minor ones, where I think, 'I wish Sunny was here for this.' His presence alone helps de-escalate and bring a sense of calm to our classrooms."

Sunny was adopted by Poisson and her family and resides with them in Hopedale when not at training and school. BBC and their parent group the Friends of Bright Beginners have worked to fundraise and secure grant funding to cover the cost of the year long training program that will allow Sunny to continue helping students for years to come. They continue to accept donations through Sunny's kindful account directly through GOFI by going to http://gofidog.kindful.com/ and selecting «Support Sunny in Hopedale» from the dropdown menu. Those interested in following Sunny and his journey can find him on Instagram @SunnytheBBCdog.



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Hopedale Public Schools Offers Another Year of Meals at No Cost for Students

Hopedale Public Schools will be participating in the National School Lunch Program and/or the School Breakfast Program. As part of this program, Hopedale Public Schools will offer healthy meals every school day. The Massachusetts legislature has provided funding to make meals available at no cost to all students during school year 2023-2024, regardless of household income. However, families should still complete a Meal Benefit Application as this provides data for key funding for academic resources and may also connect families to additional benefits. This data will also support the additional funds provided by the Commonwealth for this pilot.

Household size and income criteria are used to determine eligibility for free and reduced-price benefits if the household does not receive assistance or the children are not in the other categories mentioned above. Children can get free or reduced-price meals if the household's gross income falls at or below the limits on the Federal Income Eligibility Guideline chart.

| FEDERAL ELIGIBILITY INCOME CHART For School Year 2023-2024 | | | | | | | | | |
|--|--|---------|--------|---|---------|--------|--|--|--|
| | Maximum Household Income Eligible for Free Meals | | | Maximum Household Income Eligible for Reduced Price Meals | | | | | |
| Household size | Yearly | Monthly | Weekly | Yearly | Monthly | Weekly | | | |
| 1 | \$18,954 | \$1,580 | \$365 | \$26,973 | \$2,248 | \$519 | | | |
| 2 | 25,636 | 2,137 | 493 | 36,482 | 3,041 | 702 | | | |
| 3 | 32,318 | 2,694 | 622 | 45,991 | 3,833 | 885 | | | |
| 4 | 39,000 | 3,250 | 750 | 55,500 | 4,625 | 1,068 | | | |
| 5 | 45,682 | 3,807 | 879 | 65,009 | 5,418 | 1,251 | | | |
| 6 | 52,364 | 4,364 | 1,007 | 74,518 | 6,210 | 1,434 | | | |
| 7 | 59,046 | 4,921 | 1,136 | 84,027 | 7,003 | 1,616 | | | |
| 8 | 65,728 | 5,478 | 1,264 | 93,536 | 7,795 | 1,799 | | | |
| Each additional person: | +6,682 | +557 | +129 | +9,509 | +793 | +183 | | | |

To apply for free or reduced-price meals, households can fill out the application and return it to the school unless the household has already received notification that their children are approved for free meals this year. Application forms are being distributed to all households with a letter informing households of the availability of free and reduced-price meals for their children and what is required to complete on the application. Applications also are available at the principal's office in each school and on the school's website at https://www.hopedaleschools.org/page/food-services.

Only one application is required for all children in the household and the information provided on the application will be used for the purpose of determining eligibility and verification of data. Applications may be verified at any time during the school year by the school or other program officials. An application for free or reduced-price benefits cannot be approved unless it contains complete eligibility information as indicated on the application and instructions. In the operation of child feeding programs, no child will be discriminated against because of race, sex, color, national origin, age, or disability.

Families can apply for benefits at any time. If a household member becomes unemployed or if the household size increases, the household should contact the school. Such changes may make the children of the household eligible for benefits if the household's income falls at or below the Federal Guidelines. Contact **Cheryl Bober, Food Service Director** at any time to request an application.

Under the provisions of the free and reduced-price policy, **Food Service Director** will review applications and determine eligibility. Parents or guardians dissatisfied with the ruling of the official may wish to discuss the decision with the determining official on an informal basis. Parents wishing to make a formal appeal for a hearing on the decision may make a request either orally or in writing to **Karen Cosgrove**, **25 Adin Street, Hopedale MA 01747**

When known to Hopedale Public Schools households will be notified of their children's eligibility for free meals if they are members of households receiving assistance from the:

- Supplemental Nutrition Assistance Program (SNAP);
- Food Distribution Program on Indian Reservations (FDPIR); or
- Temporary Assistance for Needy Families (TANF), if the State program meets Federal standards.

An application is not required for free meal benefits for Assistance Program participants and all the children in the household are eligible for free meal benefits. If any children were not listed on the notice of eligibility, or if a household does not receive a notice of eligibility, the household should contact the school to have free meal benefits extended to them. Participants in the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) may be eligible for free or reduced-price meals, but they will need to turn in an application including household size and total income.

When known to **Hopedale Public Schools** households will also be notified of any child's eligibility for free meals if the individual child is considered "Other Source Categorically Eligible", because the child is categorized, as defined by law as:

- Foster
- Homeless,
- Migrant,
- Runaway,
- Enrolled in an eligible Head Start, or
- Enrolled in an eligible pre-kindergarten class.

If any children were not listed on the notice of eligibility, the household should contact the school about their eligibility through the list above, or should submit an income application. Households notified of their children's eligibility must contact the school if the household chooses to decline the benefits.

For more information, you may call **Cheryl Bober** at **508-488-5625** or e-mail at **chober@hopedaleschools.org.**

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Washington, D.C. 20250-9410; or
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Living Healthy

Understanding Ocular Migraines

By Roger M. Kaldawy, M.D. Milford Franklin Eye Center

Migraines are notorious for their debilitating headaches, but they can also manifest in other ways. Ocular migraines, often misunderstood and underdiagnosed, are a unique subtype of migraine that primarily affects vision. In this article, we'll delve into the world of ocular migraines, exploring their symptoms, causes, diagnosis, and management.

What Is an Ocular Migraine?

Ocular migraines, also known as retinal, visual, or ophthalmic migraines, are a distinct form of migraine characterized by temporary visual disturbances. Unlike typical migraines, which involve throbbing head pain, ocular migraines primarily affect the visual system. They can be frightening and disorienting, but they are generally not as painful as traditional migraines.

Symptoms

The hallmark symptom of an ocular migraine is visual disturbance, which can vary from person to person. In those shapes can appear when they do not exist (positive hallucinations) and in other shapes disappear when they exit (negative hallucinations).

Common symptoms include:

Shimmering lights: Perhaps the most recognizable sign of an ocular migraine are the scintillating scotomas which are shimmering or flickering lights that appear in the field of vision. These lights often have a jagged or zigzag pattern and can expand over several minutes before fading away.

Blind spots: Some individuals may experience temporary blind spots in their vision. These blind spots typically last for less than an hour and can occur before or during the headache phase of an ocular migraine.

Blurred vision: Distorted im-

ages or a sense of looking through frosted glass may occur during an ocular migraine episode.

Headaches: Although ocular migraines are primarily associated with visual symptoms, some individuals may experience a mild headache after the visual disturbances subside. However, this headache is usually less severe than typical migraines.

It's important to note that ocular migraines do not result in permanent vision loss. The visual disturbances are temporary and resolve on their own- on average, 10 to 15 minutes later.

Causes

The exact cause of ocular migraines remains unclear, but they are believed to be related to the same underlying mechanisms as traditional migraines. Some potential triggers and factors that may contribute to ocular migraines include:



Vasospasm: Ocular migraines are thought to involve the temporary narrowing (vasospasm) and subsequent dilation of blood vessels in the retina or other parts of the eye. These vascular changes can disrupt blood flow and lead to visual disturbances.

Cortical Spreading Depression: This is a neurological event, which occurs in both traditional and ocular migraines, characterized by a wave of decreased electrical activity in the brain. It is believed to contribute to the visual aura experienced during migraines.

Hormonal Fluctuations, particularly in women, may trigger ocular migraines. These can be linked to menstruation, pregnancy, or the use of birth control pills.

Stress and Anxiety: Emotional stress and anxiety can be migraine triggers for some individuals, including those with ocular migraines.

Dietary Causes: Certain foods and beverages, such as caffeine, alcohol, and processed foods, may play a role in triggering migraines, including ocular migraines, in some people.

Diagnosis

Diagnosing ocular migraines can be challenging because their symptoms often resemble other eye conditions, such as retinal detachment or glaucoma. Therefore, it's crucial to seek medical attention if you experience any unusual visual disturbances. A comprehensive eye examination and medical history review are typically conducted to rule out other potential causes of visual symptoms.

In some cases, diagnostic tests like visual field testing, optical coherence tomography (OCT), or imaging of the blood vessels may be necessary to confirm the diagnosis and rule out other conditions.

Management and Treatment

Managing ocular migraines often involves a combination of lifestyle changes, preventive measures, and acute treatments:

Identify Triggers: Keeping a migraine diary can help identify specific triggers or patterns associated with ocular migraines. Avoiding triggers like certain foods, stress, or hormonal fluctuations may reduce the frequency of episodes.

Lifestyle Modifications: Adopting a healthy lifestyle can be instrumental in managing ocular migraines. Adequate sleep, regular exercise, stress reduction techniques, and a balanced diet can all contribute to migraine

EYES

continued on page 13



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EYES

continued from page 12

prevention.

Medications: In some cases, healthcare providers may prescribe medications to help prevent or alleviate ocular migraines. These can include beta-blockers, calcium channel blockers, or antiepileptic drugs. Additionally, acute treatments like pain relievers or anti-nausea medications may be prescribed for the headache phase.

Vision Correction: Correcting any underlying vision problems with eyeglasses or contact lenses may improve overall eye health and reduce the frequency of ocular migraine episodes.

Migraine Medications: Some individuals with frequent ocular migraines may benefit from medications specifically designed to prevent migraines, such as triptans or CGRP inhibitors.

Conclusion

Ocular migraines are a unique and often bewildering subtype of migraine that primarily affects vision. While they may not cause severe head pain, the temporary visual disturbances they produce

can be disconcerting. It's essential to understand the triggers, causes, and management strategies for ocular migraines to minimize their impact on daily life. If you experience unusual visual disturbances, consult a healthcare professional for proper evaluation and guidance on managing this condition effectively. By addressing triggers, making lifestyle changes, and, when necessary, using medication, individuals with ocular migraines can often find relief and maintain a better quality of life.Our center and ophthalmologists have state of the art equipment to diagnose and treat many eye problems, including ocular migraines. 7 dedicated eye care providers here to help you in 3 state-of-the-art facilities in Franklin, Milford and Millis. We are available and have Saturday and after-hours appointments. From the basic eye exam to the high-tech surgeries performed locally in Milford, our center is now able to better recognize and manage the problem of ocular migraines and continue to provide world class eye care for

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Dr. Boisvert received her medical degree from UMass Medical School in Worcester, where she also completed her post-graduate training in research and orthopedic surgery.

A sports medicine fellow at The Rothman Institute at Thomas Jefferson University Hospital in Philadelphia, Dr. Boisvert worked as a member of the orthopedic staff for many professional sports teams, including the Philadelphia Phillies, Philadelphia Eagles and the Philadelphia Flyers. She looks forward to taking care of patients with a variety

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Sports -

Hopedale Golfer Goes Full Circle From Player To Coach

By Christopher Tremblay Sports Staff Writer

When Hopedale golf coach Jim McCallum decided to hang up his golf shoes, it left a very large vacancy, but people close to the program had an idea who they wanted to fill the vacancy.

Brett Boyd had played under McCallum for six years, two as a team captain while attending the Hopedale Jr / Sr High School.

Following his graduation from Hopedale in 2000 Boyd ventured across the state into Amherst where he attended the University of Massachusetts. Unfortunately the Minutemen had no golf program

After returning home, the Hopedale native coached basket-ball at Dover-Sherborn, football and softball at Franklin, softball at Hopedale and, for the last eight years, had been the golf coach at Stoughton.

As soon as he had heard of McCallum's retiring leaving an opening, multiple people were contacting Boyd to throw his hat into the ring, but the Hopedale alumni had a lot going on and didn't know if he could handle it.

"Originally I was finishing my second master's degree at the University of Cincinnati, while working as a teacher in Stoughton so I was hesitant to dive into the situation at Hopedale," Boyd said. "But the more that I thought about it the more I realized that I couldn't pass by an opportunity to go back to Hopedale and coach."

Living in town would allow Boyd to continue to work in Stoughton and still have enough time to get to Hopedale to coach and still be home for dinner at a reasonable hour. Friend and fellow Hopedale Coach, Jay Rojee, was an instrumental part of pushing the issue to get Boyd back home.

"Getting that phone call was great, full of excitement," he said. "I was thrilled to be back in town, knowing what we have with this program and being a hometown guy that bleeds Raider blue. I was back to where it all began."

Coming into the season as a new coach Boyd, who has been part of the Hopedale Country Club for the past 30 years, knew what he had in terms of talent taking to the links this fall. He said he was already familiar with senior captain Lucas Levasseur and as the summer went on, he eventually was able to meet the other team members.

"This season I have set some lofty expectations for this team," Boyd said. "We have lost a couple of big pieces, but what we have returning was the bulk of the team's success."

The new Blue Raider Coach went on to say that they are looking to go out and win the (Dual Valley Conference) league title, then taking the districts which should then give the team the best opportunity to move into

the States.

Leading the Blue Raiders to accomplish those goals will be senior captain Levasseur. The senior, who will be teeing off as Hopedale's number one golfer, will lead the charge on the course, but off it as well. He is an excellent role model who plays with character and is nothing short of spectacular. He has reached out to college coaches hoping to play golf on the next level.

Behind the captain, senior lefty CJ Kivlehan will be swinging the clubs in the second spot. Over the summer Kivlehan worked hard and attending numerous Massachusetts Amateur and Junior Tournament with some of his teammates to elevate their game. He too is aspiring to play golf on the next level.

Rounding out the top three will be freshman Colin Haynes, who according to the Coach doesn't look like a freshman as he is tall and mature beyond his years with a really solid game. He will be looked upon to post some low scores to help provide the team with help.

"He is a junior Hopedale Country Club member (his father is a long-time member) so he has been around the game since a young age," the Blue Raider Coach said. "He continues to work on his game as he has a natural love for being on the course as much as possible."

Two other golfers Boyd will be looking to expand their game this fall will be brothers Carter (senior) and Trevor (sophomore) Lachiatto.

According to the Coach, the two are both experienced golfers that were not necessarily called



upon to score last season, but that's going to change this year. The Lachiattos' roles will be different this year and Boyd will be looking for them to score and elevate their game and help the team overall.

Hopedale is planning on having another successful season within the DVC and the coach is rather confident that as far as outside courses go, the golfers are familiar with them.

In addition to the team having high expectations, Boyd has inserted a tougher non-league schedule this year with the purpose of giving the players as idea of what type of battle they'll face down the road.

Hopedale's non-league schedule will include the likes of Dover-Sherborn, Grafton, Shrewsbury, and Milford.

"Golf is an individual sport, but you are only stronger together as a team. Boyd said. "We all need to play to that caliber of play throughout, while the others need to step up here and there if we are to be successful."



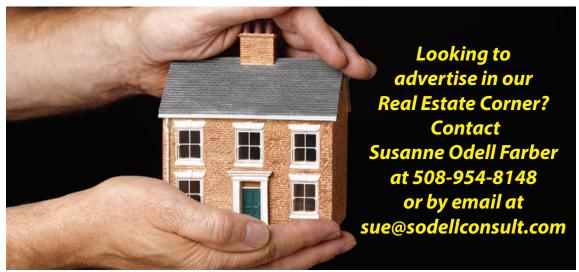
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|------------|---------------------|------------|
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| 09/08/2023 | 15 Plain Street | \$283,000 |
| 08/31/2023 | 37 Freedom Street | \$1.26 mil |
| 08/30/2023 | 334 S Main Street | \$350,000 |
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The 4-bed, 5-bath, 5,411 sf house at 37 Freedom Street in Hopedale recently sold for \$1,264,000. Image credit: www.zillow.com



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