Hopedale

Vol. 9 No. 12

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Postal Customer Local

March 2024

Hopedale hopes to expand ambulance service "as a means to grow revenue"

Town plans to work with Milford Regional to transport ER discharges

By Theresa Knapp

Hopedale town officials are in discussions with Milford Regional Medical Center to help cover its Emergency Room discharge backlog which will also help cover the annual budget for the Hopedale Fire Department.

Town Administrator Mitch Ruscitti told the Select Board at its Feb. 12 meeting, "The [Fire] Chief and I have discussed at length a proposal to enter a facility transport program with our ambulance service through the fire department as a means to grow revenue for that department which would help offset some of the costs of running the department. It is a successful model in other communities." Ruscitti said he recently met with representatives from Milford Regional to discuss the partnership. "There is interest in partnering to provide facility transfers there."

Ruscitti said this plan would require Hopedale to hire an additional five staff personnel "which expense projections of somewhere in the area of \$240,000 to \$250,000 range for those five personnel with revenue projections of upwards of \$1 million annually once the program is up and running."

Ruscitti and Fire Chief Thomas Daige are working on a full proposal that will be pre-

> AMBULANCE SERVICE continued on page 2



Bright Beginnings Center Celebrates

Diversity With Culture Night

On the evening of Thursday, Jan. 25, the Bright Beginnings Center in Hopedale had a first of its kind celebration. The school opened its doors to families and staff members who wanted to share bits and pieces of their cultures with the school community at the school's first ever Culture Night. The evening celebrated the growing diversity of the school and allowed children and their families an opportunity to share something special about their own heritage.

As Culture Night began, families set up tables to share food, trinkets, photographs, games, and activities from their cultural backgrounds. In all, families and staff members represented the seven countries of Armenia, Brazil, China, Portugal, The Philippines, South Africa, and Taiwan. Sunny, the school's therapy dog, also shared about his culture as a Golden Retriever whose heritage

DOGGIE DAYCARE

CULTURE NIGHT *continued on page 3*



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AMBULANCE SERVICE

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sented to the board, and town meeting, at a later date.

At the meeting, Daige said, if the town decides to go forward with this plan, the hope would be to launch on July 1.

Daige said these ambulance charges are 100% reimbursable "because it's a medical necessity that the patient go by ambulance to a facility or to home." He said there is an approximate threemonth turnaround time from billing to payment.



He said current ambulance staffing would remain the same for Hopedale residents, and the additional runs from Milford Regional would be covered by the five new hires.

Ruscitti said, "Given our always-tight budgets, this is not something that we would be putting forward if it didn't generate revenue for the town, and if it impacted services in any way negatively," Ruscitti said. "We will be able to receive the same services from Hopedale Ambulance, Hopedale Fire, and it will bring revenue in as a driver for town which is something that we desperately need."

This year's expected ambulance receipts are estimated at \$400,000. This program could quadruple that number, said the Chief. Once all receipts are in, and the fire department budget is covered, any overage would be certified free cash and go into the town's general fund.

In 2021, Hopedale had applied for a SAFER (Staffing for Adequate Fire and Emergency Response) grant that would have had a similar result.

Hopedale seeks volunteers for various boards and commissions

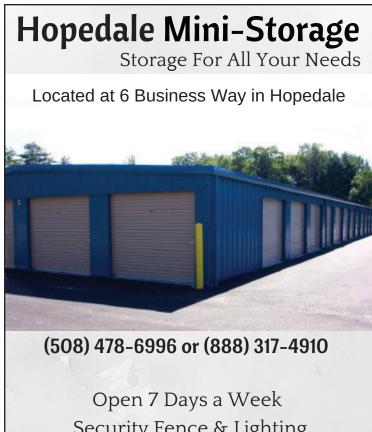
Conservation Commission currently does not

have quorum

The Town of Hopedale is seeking volunteers to serve on various town boards and commissions, including the Conservation Commission which does not currently have a quorum.

If interested in serving in this

capacity, or on any other board or commission, residents can fill out the Talent Bank Form at bit. ly/HopedaleTalentBankForm or contact the Town Administrator or Select Board's office.



Security Fence & Lighting Month-to-Month Leasing Commercial & Residential Three Unit Sizes Insurance Available

The Hopedale Police Department recently shared these "School pick up and drop off guidelines" on the Hopedale MA Bulletin Board Facebook page.

The Hopedale Police and Hopedale Schools have worked together over the years to make sure drop off and pick is not only safe for our children but as efficient as possible. Please take note of the rules that are already in place and have been for some time now.

When dropping off at Memorial in the morning we ask that vehicles come off of Freedom St. and proceed down Prospect to drop off. When leaving we ask that you take a right at the bottom of the driveway and exit back onto Freedom. Please do not use Hope St., Union St., or Peace St., to get to school or leave the immediate area.

During pick up for Memorial please park where there are legal areas to do so. We understand that you are only there for a few minutes to pick up children but DO NOT park where there is a sign in from of you that says "No Parking". This will be monitored. Also please do not block driveways or fire hydrants on Adin St. leave a minimum of 5 feet if you are parked near the mouth of a driveway and your vehicle and 10 feet for a hydrant.

HHS drop off also has a few rules that need to be followed. When exiting the driveway of the High School you are only allowed to proceed straight or take a right. Take note of the signage next time when exiting it has been up for years but not always adhered to. Also DO NOT stop anywhere on Adin St or Dutcher St and drop children off when waiting to pull into the driveway. There are also sign stating No Parking, Standing, or Stopping on Adin or Dutcher.

Lastly when dropping off or picking up at the High School only teachers are allowed to enter and exit the upper lot. There is absolutely NO drop off or pick up from the upper lot. Please make note of the signage there as well. If you are there for pick up for Memorial use the lower lot as that is a municipal lot for any and all to use.

Please take note of these easy rules and please pass them along to anyone who may be picking up or dropping off at any of our schools. We have these rules in effect for the safety of the children. Thank you.

-HPD/HPS



CULTURE NIGHT

continued from page 1

traces back to Scotland. Some families wore traditional dress or had items originally from their countries to share with those visiting their tables.

Families who were not presenting at Culture Night were invited to join in the fun and walk through the building to learn more about their friends and teachers. Students visiting Culture Night started in a classroom where they were given a passport and were able to draw their picture on it. They then visited two classrooms full of cultural tables set up by those participating in the evening and finished in a fourth classroom that featured art activities such as design your own flag. In addition to current families, prospective BBC families interested in attending preschool at BBC for the 2024-2025 school year were also invited to attend.

As the preschool building for the Hopedale Public Schools, the Bright Beginnings Center is home to the start of education for many Hopedale students. The addition of Culture Night



attempted to recognize the growing diversity in the school's community. "Over the past few years we have seen more diversity in the students and families at BBC and we are learning so much through our students as they share about their family traditions," School Adjustment Counselor Kelly Alley said. Mrs. Alley brought the idea to building principal Kristen Poisson and the concept grew from there. Alley said, "As I thought about ways we could celebrate this diversity and get to know each other more, the idea for a Culture Night just made sense. It seemed like a great opportunity to celebrate one another and learn from one another."

Many families like the Longs who have a daughter in preschool at BBC were excited to join in on Culture Night. Angel Long said, "As soon as I heard that Kelly Alley wanted to host a Cultural Night at BBC, it was a nobrainer to support the event and host a table to highlight our family's Chinese culture. At our table, we highlighted some Asian books from our personal library and gifted attendees with chopsticks and fortune cookies. I want my kids to be proud of their heritage and understand the layered journey as to why their grandparents immigrated to the United States. It's also important to teach my kids about different cultures and families to support diversity of all kinds."

The school prepared for the event by adorning the hallways

with flags from nations around the world. Welcome signs in different languages greeted families as they arrived and walked the school hallways. Some tables gave out items like chopsticks or flags of their nation. The turnout was strong with the passport room having to copy extra passports for all of the travelers who showed up.

"We were so happy with the turnout," said Poisson. "When you start a new event you don't know what to expect but the families who shared tonight went above and beyond with what they brought to showcase and I am so glad we had so many families come out and join in the fun."

As the evening went on and students progressed through the classrooms, they earned a stamp in their passport at each table they visited. They ended up with a keepsake of their evening that featured stamps from "around the world." Several teachers were on hand to help families navigate their travels and help with arts and crafts activities. One thing was for certain, the feeling of community was strong at BBC during Culture Night.

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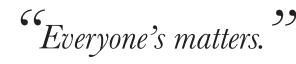
'Community Conversations' monthly at library

Discussions center around local, national, worldwide topics

BY THERESA KNAPP

Last May, groups of area residents started gathering at the Bancroft Memorial Library monthly to hold "Community Conversations" in which they discuss various topics of interest at the local, national, and international level.

Community Conversations is a structured discussion group format through A Project for America which says, "Regardless of what you believe or where you fall on the political spectrum, we've all seen disagreements pull



-Gregory Habel, Hopedale for Change

apart our communities, friendships, and families." [www.communityconversationsofamerica. org]

Gregory Habel of Hopedale for Change said members of his group started attending Community Conversations in Franklin in 2022 where they met a facilitator who then helped start the Hopedale group.

Each month has a different topic and a different moderator. Attendees are requested to sign up in advance at the library, but drop-ins are welcome.

"Topics are moderated by a person in the group and are held in a circle for a friendly, open, conversational experience; evervone is given the opportunity to be heard. To date, all of the discussions have been respectful and interesting," Habel said. "With so much division within the United States today, our goal is to get people respectfully talking again in person, even though we may disagree about solutions to topics. We are hoping this will help decrease the divisiveness that is so prevalent in the country today. Afterall, everyone's voice

matters."

Past topics have centered on freedom, civic engagement, Hopedale through the generations, removing statues, and renaming holidays.

The topic for the March discussion will be the Middle East Conflict.

Community Conversations is held on the first Wednesday of each month (March 5) at 6:30 p.m. in the downstairs function room at the Bancroft Memorial Library. If you are interested in attending, advanced signup is preferred (by contacting the library) but drop-ins are welcome.

Hopedale Fire Department receives grant for safety equipment

In February, the Healey-Driscoll Administration an-

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

> **Publisher** Chuck Tashjian

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nounced \$5 million in awards to 321 Massachusetts fire departments through the state's Firefighter Safety Equipment Grant program.

"Every single day, firefighters across Massachusetts put themselves in harm's way to protect their communities," said Governor Maura Healey. "They deserve our thanks and our support. The Firefighter Safety Equipment Grant program is just one way we can express our appreciation for that selfless dedication."

As part of the reimbursement grant program, Hopedale received \$11,181.92.

Fire departments across Massachusetts were invited to apply to the Firefighter Safety Equipment Grant program, which provides reimbursement on purchases of 135 different types of eligible equipment. Eligible items include hoses and nozzles, turnout gear, ballistic protective equipment, gear washers and dryers, thermal imaging cameras, hand tools and extrication equipment, communications resources, hazardous gas meters, and more. In many cases, the purchase of this equipment will help departments attain compliance with Occupational Safety

& Health Administration or National Fire Protection Association safety standards. This is the fourth year that funding has been awarded through the program.

"The Firefighter Safety Equipment Grants are an investment in the health and safety of Massachusetts firefighters," said State Fire Marshal Jon Davine. "The flexibility of the program is especially valuable because it allows each department to make purchases based on their specific needs and resources. It has become a vital part of the way the Massachusetts fire service prepares for the constantly evolving threats in the world around us."

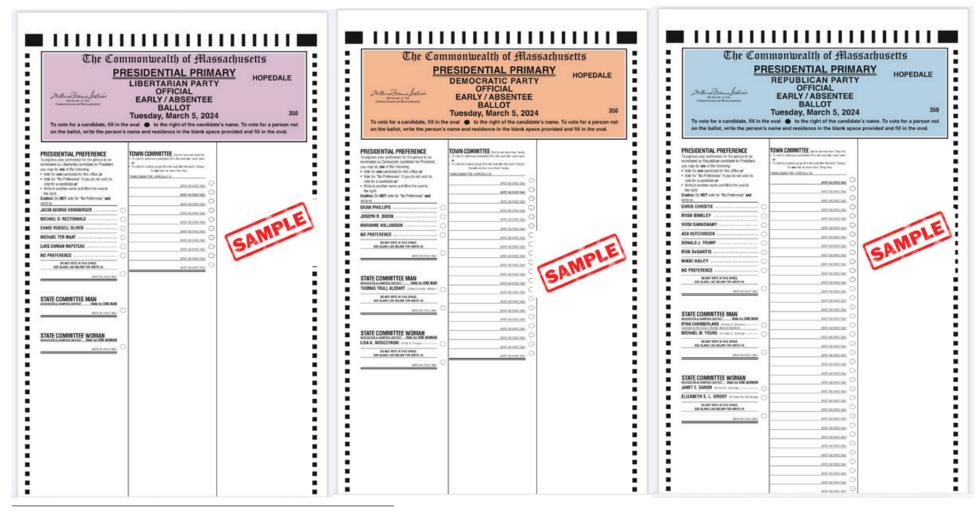
"Firefighters who have the proper protective gear and contemporary rescue tools are much better able to protect themselves and the residents they serve," said Hyannis Fire Chief Peter Burke, President of the Fire Chiefs' Association of Massachusetts. "These grant awards will have immeasurable impacts on public safety in Massachusetts for years to come."

For a full list of recipients, visit bit.ly/FirefighterSafetyEquip-Grants2024



State Primary March 5

Voting in the state primary on March 5 will take place from 7 AM to 8 PM, in the Draper Gym, 13 Dutcher St.



New pumper truck and ambulance to be unveiled on April 13

Fire Department to hold open house, ribbon cutting

By Theresa Knapp

The Hopedale Fire Department will hold an open house and ribbon cutting in April to showcase the town's new pumper truck and ambulance.

The public is invited to attend the event which will take place on April 13 from 10 a.m. to noon at the Hopedale Fire Department. Festivities will include a touch-atruck, ribbon-cutting, speeches by local and state dignitaries, refreshments, and more. "Both of these pieces of equipment will be outside on display," said Town Administrator Mitch Ruscitti. "It will be a nice little event for the community."

The \$770,000 needed for the Typhoon 1500 GPN stainless steel pumper truck (a discounted "demo" model) was approved at November 2023 Town Meeting; and the \$400,000 needed for the new ambulance was approved at May 2023 Town Meeting.

Both vehicles recently arrived at the station.

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- Active enrollment in e-statements you must sign into your online banking account at least once every 12 months to keep enrollment active.

Hopedale Pond Bath House project complete

BY THERESA KNAPP

Town Administrator Mitch Ruscitti told the Select Board at its Feb. 12 meeting that updates at the Hopedale Pond Bath House are finished.

"The Bath House project, for all intents and purposes, is complete. Again, it was a team effort," said Ruscitti. "Really, we all pulled together to get this done as quickly as we [could]."

He said there was a fire system installed, 911-compliant signage has been installed, an ADA compliant ramp has been installed at the entrance and egress.

He said that the Forest Friends program is now "reopened and reengaged."

Select Board member Scott Savage thanked everyone for collaborating on the project.

"I just want to say thank you to all the members of the town who came together, that was pretty remarkable turnaround and collaboration to get that done...I appreciate it."

Empty Bowls

BY CHLOE ZHANG

Empty Bowls is a club founded by Laura Buchanan at Hopedale Jr. Sr. High School with a goal to raise money to end hunger.

Mrs. Buchanan is the art teacher at the school and this is her 3rd year organizing the annual fundraiser.

Her goal in starting Empty Bowls was to create a community of students and faculty that took on initiative to end hunger, while also offering community service hours to students around the school.

Students and faculty create and decorate the pottery after school. Empty Bowls is a great way for students to earn community service hours while also contributing to an incredible cause!

On March 21, 6-8 PM, the 3rd annual Empty Bowls Fundraiser will be held in the Hopedale Jr. Sr. High School cafeteria. Admission for this event will be

BY CHLOE ZHANG

production of the year.

dents of Hopedale.

Hopedale's Drama Club

along with the incredible stu-

outstanding plays and musicals,

In past years, they have held

is run by Chrisptoher Cha-

tham and Lindsay Mayotte



\$10 per person and will be able to be purchased at the door or through lbuchanan@hopedaleschools.org.

During this event, bowls made by the students of Hopedale will be sold, along with make your own ice cream sundae, accompanied by live

music. The proceeds from this event will go towards the Milford Bread Food Bank to fund the fight to end hunger. For any inquiries, please contact lbuchanan@hopedaleschools.org, for more information.



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Mamma Mia On March 15 through March 16, Hopedale Jr. Sr. High School's Drama Club will be presenting Mamma Mia, their second drama

duction of Puffs, a satire about Harry Potter.

Mia will be held at Hopedale

JrSr High School auditorium with the first showing on Friday, March 15, at 7pm, and second and third showings on Saturday, March 16 at 1pm, and 7pm. Admissions for this production will be \$15 for General Admission, \$10 for Students/Faculty/Mili-

tary/Seniors, and Free for Children 2 and Under. Come see the show and support your local Hopedale Drama Club!



The production of Mamma

Bancroft Memorial Library

Library News 50 Hopedale Street, Hopedale Contact: Tricia Perry, Library Di-

rector (508) 634-2209 tperry@cwmars.org Room. We will discuss Once We Were Home by Jennifer Rosner. "Based on the true stories of children stolen in the wake of World War II, the novel follows four individuals as they, 20 years after



New Museum pass!

Thanks to the generous support of the Hopedale Cultural Council, the Library will soon be offering Museum of Fine Arts passes! All museum passes can be reserved online under the Museum & Park Passes tab at the bottom of the Library homepage or by calling the Library directly.

Hopedale Annual Town Reports

The Hopedale Annual Town Reports are now available online to read at ARCHIVE.ORG. Simply type in https://archive. org/search and enter Hopedale Town Report in the search bar. Print copies are also available at the Library. Special thanks to the Little Red Shop Museum, the Boston Public Library and the Commonwealth Statewide Digitization Program for collaborating on the digitization of these unique resources.

Community Conversations Sponsored by Hopedale For Change

Community Conversations will meet this month on Wednesday, March 6 at 6:30pm. If you are interested in joining the conversation, please sign up at the Circulation Desk or online on the Library website under Calendar of Events.

Helen Symonds Book Group

Wednesday, March 6th at 1:00pm in the Library Program

the war, find their lives interconnecting in Israel in unexpected ways and must each ask where and to whom they truly belong." adapted from CWMARS catalog

Maker Mondays

Join our evening crafting workshop for adults at Bancroft Memorial Library on Monday, March 18th at 6:00pm! This month, we will be decorating special rocks for your home and garden. Registration is required and space is limited. Our final two classes for the spring are: April 22: Seedlings 101 Casual planting along with fun facts and Q&A with Suzie Canale and May 20: Kulina Folk Art Scrunch paint a silk scarf with Garine.

News from The Friends of the Hopedale Library

The Irish in America Musicians Mary King, Cathy Casper-Torch, and Dan Lenair share songs, stories, and Celtic music influenced by Irish immigrants' travels through New England, the Midwest, Appalachia and the West. Immigrants' traditions were infused with new styles and instruments creating a new voice to their culture in a new country. Mary King often teaches a beginning Irish jig before the start of each program. Families and children or adults of all ages are welcome.

Free Seed Library

Stop by the Bancroft Memorial Library and get free seeds from our Seed Library. There is no limit! If you don't need a full packet, there are smaller envelopes available. Just take what you need. Special thanks to Burpee & Co., Baker Seed Company, Floret Flowers, Hudson Valley Seed Company, High Mowing Organic Seeds, New England Seed, and the Friends of the Hopedale Library

Flower Power

Help support The Friends of the Library by shopping our FlowerPower.org fundraiser through 5/15! 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. Shop at http://hopedalelibrary.fpfundraising.com.

Ongoing Book Sale

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. All monies raised from our fundraisers go right back to the Bancroft Memorial Library to pay for children's and adult programs, museum passes and other expenses not covered by the Library budget. Thank you for your support!

Wood Fired Pub

Join the Friends!

The Friends of the Hopedale Library, founded in 1983, is an active volunteer, non-profit organization consisting of town-wide membership and a representative executive board. We work with the Library staff and trustees to support the Library in providing funds for equipment, materials, and programs not covered by the Library's regular operating budget. The Friends of the Library meets the second Wednesday of the month, September through June, at 6:30 pm. New members and ideas are always welcome!

News from the Marjorie Hattersley Children's Room

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

Check Out Challenge!

Just a reminder that this program ends on March 2....keep reading!

Rhyme Time-Ages 2-4 years: Tuesdays 3/5, 12, 19, 26 at 10:00am

Toddler Tunes-Ages 1-3: Tuesdays 3/5, 12, 19, 26 at 11:00am

Teen Advisory- Grades 6 - 12: Wednesday 3/6 at 5pm

Share pizza and play video games! Registration required.

Alpha-nauts!-Ages 4-6: Thursdays 3/7, 14, 21, 28 at 10am. Registration required.

Busy Babies - Ages 0-18 mos: Thurs. 3/7, 14, 21, 28 at 11am

Book Cubs - Grades 2 - 3: Wednesday 3/13 at 4pm

Registration required.

Homeschool Programming: Meetup on March 4, Elementary Engineers on March 11, Monster Squad on March 18. All programs start at 1pm.

Saturday Family Fun - Saturdays March 2, 16, 30 from 11am-1pm. Make indirect viewers for the eclipse coming in April! Please bring empty cereal boxes for the craft.

Teen Movie Night: March 20 at 6pm

Desserts and Discussions -Wednesday March 13 at 6:00pm presented by the Milford Family & Community Network at the Library. This is a fun night for parents/caregivers only to connect with others and share stories, challenges and triumphs. This is a participant led discussion so bring your questions, concerns & advice. Call (508) 277-4981 to register. The Milford Family & Community Network is a Coordinated Family Community Engagement grant funded by the Massachusetts Department of Early Education and Care and awarded to Milford Public Schools.

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-memoriallibrary.



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Hopedale provides mutual aid to Mendon house fire

On Jan. 23, the Hopedale Fire Department posted about this house fire in Mendon.

"Just after 1am, Ladder 1, Tanker 2 and Car 1 responded to the town of Mendon for a house fire. Mendon Fire Department arrived to a fully-involved attached garage. No injuries were reported. The fire was under control in about an hour. Strong work by all involved. Milford Fire Department, Upton Fire & EMS, Northbridge Fire Department, Millville Fire Rescue, Bellingham Firefighters Local 2071, Uxbridge Fire Department, Douglas Fire Dept, Sutton Fire."

Source: Facebook @Hopedale Fire Department



Library's "Check Out Challenge" ends March 2

St. Patrick's Day Breakfast Roast

Tickets are available for this Holliston 300th Anniversary event at town hall on Sunday, March 17, at 9 am.

Come watch local pols and

notables match wits along with a full Irish breakfast.

Town Moderator Bill Mayer will have the honor as master of ceremonies. Tickets available at the town clerk's office or at the Holliston Superette. Half the tickets for the 135 available seats have been sold.

The Bancroft Memorial Library has invited all students at the Memorial Elementary School to participate in a new "Check Out Challenge."

When students visit the library and borrow an item, they will earn points for their class. The top three classrooms with the most points will receive prizes.

The program runs from Feb. 1 to March 2.

For more information, contact Miss Laura at the library. Source: www.hopedale-ma.gov/bancroft-memorial-library



Thanks To Donates Girl Scout Cookies

In this picture Violet Guenon, a member of Girl Scout troop 64082 Holliston, is seen donating Girl Scout cookies collected. These cookies are donated to Thanks To Yanks. Pictured also is Michael Shain, the founder and president of the local charity dedicated to serve those who serve. This Taste of Home will be sent to those deployed, said Shain. For more information about Thanks to Yanks, please like them on Facebook.



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Your Money, Your Independence

At or Near Retirement? Time to Say Bucket!.



Glenn Brown, CFP

Those at or near retirement face many decisions.

Transitioning from a paycheck that builds savings to taking distributions from a lifetime of investing is a top challenge.

Retirees view risks differently, including market volatility, sequence of returns, interest rates, inflation, health, and longevity to outlive money. Still, the greatest risk is behavioral as gone are the days of throwing new money at poor planning and decision making.

Some retirees completely change strategies. Others attempt to align investments to high yields (and unintended risks) to meet income needs. Many overcompensate to a feel-good cash amount.

While noble, these "retirement strategies" lack in spending expectations, aspirational goals, variables, and opportunity costs. When market, economic or political turmoil depresses portfolios, fear drives many to react irrationally. This leaves them without a strategy and no new money to throw at poor planning and decision making.

How to approach a sustainable retirement income strategy?

The Bucket Strategy. In its simplest form, it's a retirement income strategy based on segmenting assets to when they're being spent. This creates a cash cushion to cover income gaps early in retirement years, while maximizing remaining assets over longer periods.

Time horizons and number of buckets are flexible, to start I propose 3 buckets.

Bucket #1 needed in 1-3 years is cash, money market and CDs in a taxable account. Liquidity, safety, and low taxation to access funds are key.

Bucket #2 needed in 4-6 years is a mix of investment grade bonds, low-volatility stocks and hard assets diversified across ETFs (exchange-traded funds) in taxable accounts and traditional IRAs.

Bucket #3 needed in 7+ years is a mix of diversified growth investments and if applicable, real estate, concentrated stock, and legacy investments across taxable, traditional and Roth IRAs. Given Roth IRA's tax-free benefits, these are the last funds to access.

As time moves forward, buckets are replenished in a tax efficient manner by either selling, transferring, and/or distributing (i.e. RMDs) assets from Bucket #3 to #2 and Bucket #2 to #1.

Easy? Let's discuss critical pre-

l deci- requisites.

Know your income gap. "We spend \$8K a month, so we need \$96K income a year." No, spending doesn't equal income needs. Say a spouse receives \$20K in social security and other gets \$35K starting next year. So Year 1 income gap is \$76K (\$96K - \$20K) while Year 2 is \$41K.

All work and no play... What of your aspirational goals in retirement? Don't wait until 75 to start, instead spend ahead and under control by planning a block of years and \$ amount. For example, "From ages 62-72, add \$20K extra per year for more travel."

What of future liabilities? A mortgage ending? New vehicles needed? A remodel or home repair? Moving to reduce costs and taxes? Assisted living? Gifting to help adult kids?

Build your cash flow analysis. By factoring income sources, assets, growth rates, planned distributions, living expenses, one-off expenses, liabilities, inflation, and taxes, we see positive or negative cash flows this year and in future years.

Negative cash flow, a.k.a. your income gap, varies each year.

Consider:						
2024	-\$52K					
2025	- \$44K					
2026	-\$65K					
2027	-\$34K					
2028	-\$21K					
2029	-\$24K					

Bucket #1 is \$161K, #2 has \$79K and #3 is remaining assets seeking long-term growth.

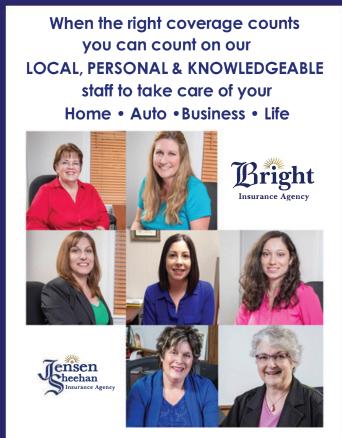
Come June 2024, review and confirm your spending rate, rerun cash flow with updated values, then raise 50% of 2027 (~\$17K) from Bucket #2 to #1. In most tax efficient manner, move 50% of 2029 (~\$12K) from Bucket #3 to #2.

Rinse/Repeat every 6 months for ongoing 2.5 to 3 years of cash to cover income gaps. This reduces fear and large withdrawals, provides lifestyle confidence, and participates in long-term investment growth over market cycles.

More to consider than space allows, so speak with 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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6 Congress St, Milford • 54 Central St, Holliston

Man arrested for breaking into shed on Dutcher St.

The Hopedale Police Department issued this media release on Jan. 9.

"On Tuesday January 9, 2024 at 1245 hours, Disp. Messier received an E911 call in the area of [omitted] Dutcher St reporting a possible Breaking and Entering. The reporting party stated there was an unknown male inside her shed and initially reported the suspect was still inside. Chief Giovanella and Detective Dean were first to arrive in the area. The reporting party advised that the suspect had just taken off on foot and was able to point out the suspect as he was walking away. Officers caught up to the party and he was immediately detained without incident. After investigation, the male party later identified as David Hughes, Age 45 of Billerica (currently homeless), was arrested and charged with the following: 1. Breaking and Entering.

Mr. Hughes was taken to HPD and booked before being transported to Milford District Court for arraignment."

Source: Facebook @hopedalepolicedept



The Great North American Eclipse is Coming and We Want Everyone to See It

Solar Eclips Community Viewing Party on the Hopedale Community House Lawn

All members of the Hopedale community are invited to a free Solar Eclipse Viewing party on Monday, April 8 from 1:30 p.m. - 4 p.m. While no location in Massachusetts will experience totality, some parts of the state will see over 95% coverageo fthe sun is weather permits.

Partial Totality: Begins at 2:15 p.m.

Full Totality: Begins at 3:29 p.m.

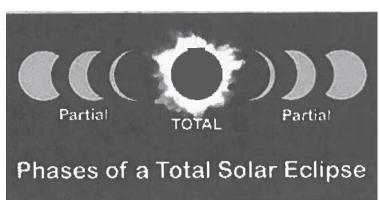
Partial Totality: Ends at 4:40 p.m.

Workshops will also be held at the Bancroft Memorial Library in MArch to learn more about the Solar Eclipse abnd to create special indirect eclipse viewers. Workshops will be held from 11 a.m. - 1 p.m. on Saturdays, March 2, 16 and 30. All are welcome, and no registra-

tion is required. Please bring an empty cereal box to the workshop.

A limited supply of ISO certified glasses will be distributed free of charge to participants at the event. Due to the limited quantities, we ask that everyone please be considerate and share the glasses with others so that everyone will have the opportunity to view this incredible event safely.

The Solar Eclipse Commu-



nity Event is sponsored by the Bancroft Memorial Library, the Friends of the Hopedale Library, the Hopedale Council on Aging, and the Hopedale Community House and the Massachusetts Board of Library Commissioners.

Local Town Pages Is Looking for Writers!

Our Town Publishing is currently seeking freelance writers local to the Metrowest area to cover stories for our nine publications which cover the towns of **Ashland, Bellingham**, **Franklin, Holliston, Hopedale, Natick, Norfolk, Norwood, Medway, Millis,** and **Wrentham**. If you're interested, please send a resume and two writing samples to **editor@franklintownnews.com**.



For more information, or to schedule your insert, please contact Susanne Odell Farber at 508-954-8148 or by email at sue@sodellconsult.com





Hesitant to drive or have you stopped driving? Let the Hopedale Senior Center van take you to your medical appointments.

MEDICAL TRANSPORTATION

Local (Hopedale and Milford)

Monday - Thursday

8:45 am - 3:00 pm (appointments)

Friday no appointments after 11:30 am

No transit between 11:15 am -1:00 pm

\$3.00 Rd. Trip

Schedule appointments 3 business days in advance.

LIMITED OUT OF TOWN MEDICAL TRANSPORTATION

Monday - Thursday (Subject to Change) No appointments earlier than 10:30 am Ready to return home by 1:00 pm Boston / Worcester /\$25.00 Rd. Trip Framingham/ Natick/ \$10.00 Rd. Trip Franklin/Bellingham/Uxbridge \$5.00 Rd. Trip Schedule appointments 3 business days in advance.

Errand Van Transportation

Every other week

Tuesdays & Thursdays

Appointments between 9:30 am and 1:00 pm.

No service after 2:00 pm. See the Calendar for transit days.

Call us for shopping and other personal errands.







Living Healthy iStent Inject and Microgoniotomy for Glaucoma

BY: ROGER M. KALDAWY, M.D. Milford Franklin Eye Center

What is glaucoma and how is it treated?

Glaucoma is a chronic disease defined by characteristic optic nerve damage. It is a multi-factorial disease with over 300 different anatomic variations and affects over 40,000,000 people worldwide. Glaucoma is a slowly progressive and irreversible disease and, in most cases, causes a painless loss of eyesight. It is, in short, "the silent sneak thief of sight". The damage to the optic nerve is commonly caused by a fluid imbalance, or pressure, in the eye, as well as possible alterations in the blood flow to the optic nerve. It is well established that lowering the intraocular pressure can slow the process of optic nerve damage. The degree of pressure lowering necessary to prevent optic nerve damage is individualized for each person and each optic nerve. The greater

the optic nerve damage, the lower the intraocular pressure is needed to achieve stability and prevent further optic nerve damage and further visual field loss.

If glaucoma is left untreated you may experience vision loss and eventual blindness. Treatment strategies for glaucoma are individualized to achieve the greatest lowering of the intraocular pressure with the least amount of risk to the individual's eyesight and well-being. Commonly, in the United States, topical medications are used as a first line of treatment. In many situations, multiple medications are tried to achieve the desired pressure level. Unfortunately, there can be difficulties with compliance, cost and side effects with many of these medications and laser therapy is commonly substituted as a first line of therapy.

What is the iStent[®] trabecular micro-bypass stent?

Minimally invasive glaucoma

surgical procedures, so-called MIGS involve alterations of the drainage area that are performed inside the eye. The iStent® trabecular micro-bypass stent is a surgical therapy for patients who have mild to moderate open angle glaucoma and have been tried possibly on topical medications or laser therapy. It is designed to improve the

aqueous outflow to better lower the intraocular pressure and reduce the need for medications. The iStent® is the smallest medical device approved by the FDA to date. It is placed in the eye into the drainage area, so-called Schlemm's Canal through the trabecular meshwork. The iStent® is an elective procedure. The iS-



tent® is potentially beneficial in helping to reduce the number of glaucoma medications and drops needed to control this condition.

What is microgoniotomy surgery?

Microgoniotomy surgery (using the iAccess trabecular trephine device from Glaukos) is another type of MIGS. This procedure provides control of the eye pressure at lower risk than more traditional glaucoma surgeries. It alters the eye's drainage system to lower the eye pressure and reduce the need for medications. Microgoniotomy can be done standalone or combined with iStents during cataract surgery in a tissue sparing fashion to improve resistance to outflow in glaucoma. This tissue-sparing procedure can help lower the pressure even more compared to implanting iStent alone. During this procedure and ophthalmologist (Eye MD/ surgeon) will make 3 trephination cuts in a part of the eye's drainage system called the trabecular meshwork. This will allow fluid to leave the eye much easier.

Benefits (how the surgery can help)

The goal of the iStent and microgoniotomy surgery is to lower your eye pressure and help preserve vision. It will not bring back vision already lost from glaucoma. After implantation, many patients are able to better control their eye pressure with fewer medications.

Risks

As with any surgery, there are risks with the iStent and micro-

goniotomy procedure. The surgery may not lower the eye pressure or control the glaucoma even when it is properly performed. In addition, sometimes there can be complications that do not appear in the early post operative period but may develop days, months or years later. Further treatment or surgery to treat those complications may be needed. As with any intraocular surgery, there may be loss of vision, blindness, loss of the eye, as well as bleeding, in-

fection and injury to the eye or nearby body parts.

At Milford Franklin Eye Center, we use state-of-the-art technology and lasers to diagnose and treat a variety of eye problems, including glaucoma. We offer high-definition optic coherence tomography testing (OCT) that can predict glaucoma before it even happens. We also offer laser treatment when medications alone are not enough. All our offices are equipped with OCT and state-of-the-art computerized visual field testing. We operate in a state-of-the-art surgery center close to home, here at the Cataract and Laser Surgery Center of Milford. All our surgeries are performed with an anesthesiologist in the room and an IV lane, in case of an emergency. No office-based surgery! We were among the first surgeons in New England to introduce this new technology and we offer stellar outcomes closer to home. With 22 years of established experience and tens of thousands of procedures performed, we are happy to offer state-of-theart medical and surgical eye care and now the iStent inject /microgoniotomy for treatment of glaucoma closer to home than ever before.

For more details, see our ad on this page 12.

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Milford Regional And UMass Memorial Health Reach Affiliation Agreement

Agreement will enable Milford Regional to advance community-focused mission

Milford Regional Medical Center, inclusive of Milford Regional Physician Group, and UMass Memorial Health have signed a definitive agreement for a corporate affiliation. The organizations will now seek regulatory approval.

The definitive agreement follows a period of due diligence that began with the September 2023 signing of a non-binding letter of intent that made it possible to explore the potential corporate affiliation.

"Agreeing upon the key terms of our corporate affiliation moves us closer to the growth and expansion necessary for Milford Regional to advance its community-focused mission," said Milford Regional Medical Center President and CEO Edward J. Kelly. "This is the right time, UMass Memorial Health is the right partner, and we have the right deal to pave the path for our promising future," added Kelly.

A full-service, community and regional teaching hospital, Milford Regional is a 148-bed, nonprofit, acute care facility serving a region of 20plus towns with more than 300 primary care and specialty physicians. Milford Regional has a long history of investing in community health needs; in 2015, it opened a 78,000 square-foot building that houses a new emergency department, intensive care unit and private patient rooms.

UMass Memorial Health and Milford Regional have long enjoyed a strong collaboration since 1991 when Milford Regional Medical Center became the first hospital to clinically affiliate with UMass Memorial Medical Center. Since then, many additional clinical and educational programs have been created with UMass Memorial Health to bolster the level of care offered to the greater Milford community.

Key tenets of the newly approved definitive affiliation

agreement include:

- Preserving Milford Regional Medical Center as an acute care hospital offering inpatient and outpatient services, ensuring access to high quality, local care for the Milford community;
- Supporting strategic capital investment in facilities, equipment and other infrastructure to support clinical care and the local community;
- Integrating Milford Regional into the Epic electronic medical record system;
- Maintaining Milford Regional's role as an employer of choice in the local/regional market, and enhancing Milford's ability to address ongoing workforce challenges; and
- Retaining a local community board of trustees, with Milford Regional having representation on the UMass Memorial parent board.

"We are excited to take this step forward in the process to form a corporate affiliation with Milford Regional, which will build upon UMass Memorial's longstanding collaboration with this exceptional organization," said UMass Memorial Health President and Chief Executive Officer Eric Dickson, MD. "Together, UMMH and Milford Regional will be better positioned to provide outstanding care to patients and support the health and wellbeing of communities across Central Massachusetts," he added.

"Health care organizations across the state and nation continue to face extreme financial, staffing and operational challenges, and these issues are most acute for community hospitals," said UMass Memorial Community Hospitals President Douglas Brown. "We are confident that a corporate affiliation is the best way to ensure local access to high quality care for patients and ongoing investment in technology and workforce development in support of the Milford Regional community."

Milford Regional and UMass Memorial Health leaders expect the regulatory approval process for this corporate affiliation to take up to nine months. With regulatory approval, Milford Regional Medical Center and Milford Regional Physician Group will formally become a member of the UMass Memorial Health system.





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A New Found Love for the Shot Put

By Christopher Tremblay, Staff Sports Writer

It was definitely something that he didn't expect to find when he decided to go out for the cross-country team with his friends.

Hopedale's Ari Levine was just looking to have some fun with his friends while possibly shedding a few pounds when he tried out for the Hopedale cross country team as a seventh grader.

"Being in Covid I was eating a little more than I should have been, so I was little chubby," he said. "In order to get back in shape I thought I'd try crosscountry. Coach (Joe) Drugan approached me and told me that he thought that I could have the potential to be a thrower on the track team."

Levine went on to say that Coach Drugan is someone who sees potential in people that they don't necessarily see. Having already earned the Coaches respect on the cross-country course the seventh grader decide to take him up on his offer and give the sport a shot.

"I never looked at his weight, but his ability to listen as well as the strength that he possessed," Drugan said. "I knew that he could throw the shot put if we changed his muscle tone and gave him the knowledge he needed."

According to the Hopedale Coach, the young thrower was a little hesitant at first and was very intimidated by the older throwers. The Coach told Levine that he

needed to

relax and get them out of his head, and he'll do just fine. Since that day he has since

progressed with his throwing and if Drugan can convince him to continue to run cross-country he will get the muscle tone that he needs to be successful in the circle throwing the shot put for the Blue Raiders.

"That spring, Coach Drugan took me aside with a couple of other kids and began to teach us what he knew about the sport," Levine said. "He has gone out of his way to learn about the event so that he can teach us."

The following year, Levin's father found a throwing coach (Matt Ellis) out of Rhode Island, who would work with the newly found thrower. Ellis had been a thrower not only in high school, but college as well and was instrumental in helping Levine with his form and the improvement of his throwing.

When he

first began throwing the shot put, the world was dealing with Covid, so Levine didn't find himself participating in any

Invitational Meets, just dual meets with the high school, but nonetheless he was able to improve. He concluded that inaugural season throwing the shot put 30 feet.

The following year as an eighth grader he began to find success withing the dual meets and eventually finished fifth in the Conference Championship. At this stage in his throwing, the light bulb went off and he decided that this was something that he was interested in pursuing on a regular basis.

Now throwing in his fourth year with Hopedale Jr./Sr. High School, the sophomore has started to make a name for himself. In addition to finding himself continually in the top five, with more first place finishes than anything else, he is currently throwing the shot put over 50 feet.

Not only has he found success with the event, as a freshman he etched his name into the Blue Raiders record books breaking the school record and has since re-broken it numerous times. The old shot-put

record was 45' 7" and as of this writing the sophomore currently has tossed 50' 8 1/2".

Having two and a half years left to take part in the event for Hopedale, Levine has set a hefty goal for himself – improving his distance by 10 feet each year. Although he realizes that his goal is a tough one to accomplish, he noted that if he doesn't do it, it wasn't because of lack of trying.

Drugan noted that if Levin doesn't allow things to go to his head and he works hard and stays away from injuries, by his senior season he believes he can throw 60-65 feet.

"I'm not saying that he can't do it, because anything is possible when you put your mind to it," Drugan said. "He is already one of the top throwers in the state and will only get better. He is a blessed individual and if he keeps things under control and runs cross-country I believe that he'll go places – far places."

With still a handful of meets left this sea-

son Levine has his mind set on qualifying for the New Balance Tournament in Boston. In order to do so, he needs a throw of at least 53 feet.

"That's the short-term goal right now," he said. "Once there I want to go out and just throw as far as I can. I am really not concerned with placement; I just want to get there and have fun while gaining experience. I can then work on improvement for the next year and go for All American status."

The only thing that the Coach and his disciple disagree on is the type of throw the soph-

omore should be using in the throwing circle. Levine, who originally began as a glide thrower has since moved over to a rotational thrower.

"I happened to come across some videos on rotational throwing and became intrigued, so I decided to pursue it," he said. "It's a little bit more complex than the glide, but it's what all the professional throwers are using, and I figured that if I want to continue throwing I should learn how to do it and it seems to have clicked when I started working with Coach Ellis on it."

On the other side, Drugan believes that the athlete is much better inclined in using the glide motion.

"I really think that the spin (or glide) is really where his strength lies," the coach said. "He is using the rotation, but he has to be very careful that his throws don't take his foot over the line. In one meet he had a really long thrown, but he touched the line, and it didn't count."

Whatever way he decides to go Levine has already made a name for himself and is only a sophomore. In the off-season he plans on working hard on improving his craft. He wants to work on his strength conditioning while incorporating plyometrics, doing box jumps and power cleans (a type of weight lifting) into his routine.

With two plus years he firmly believes that he can continue to throw further with each year and should eventually be able to take his newly found craft to the collegiate level.

"Managing the Downsizing Challenge" Seminar

Wed. March 20, 2024

Hopedale Senior Center - 1 pm

- The importance of preparing for downsizing whether it is in • the near or distant future.
- How to overcome downsizing challenges. •
- What is the right path moving or aging in place? •
- Ways to create a safe and comfortable home for aging in place. •
- How to start a plan. •

Brian Wotton, presenter - Licensed Realtor with Costello Realty in Franklin. Senior Real Estate Specialist. John Colella, J.C. Builders Inc., presenter- Home Builder and Remodeler with 40 years of experience with senior specific home projects. Sign-up required by March 15, 2024.



Visit the Pop-up Coffee Shop at the Hopedale Senior Center The 'DAILY GRIND" **Coffee Cart** Open Mondays - 8:30 am to 9:30 am (Starts Monday March 11, 2024) Hopedale Senior Center Coffee and Baked Goods (Free of Charge)

 st The "Daily Grind" coffee cart is a Hopedale High School student-based business, providing students with work opportunities that teach vocational, communication, and money skills. Students are working to generalize their skills in order to attain the highest level of independence and secure good jobs npon graduation.



MARCH 2024 - HOPEDALE SENIOR CENTER ACTIVITIES (508)634-2208

Monday	Tuesday	Wednesday	Thursday	Friday
St. Patrick's Day				1 10:00 am Low Impact Exercise
				12:00 pm Senior Center closes
4 9:00 am Free Panera 9:00 am Bridge 10:00 am Low Impact Exercise 12:30 pm BINGO	5 9:00 am Yoga with Crystal 12:30 pm Mah-Jongg 12:30 pm Bridge 3:30 pm Dance	6 10:00 am Low Impact Exercise 11:00 am Meditation 12:30 pm Literature 1:00 pm Cribbage	7 9:00 am – 2:30 pm AARP Tax Clinic 10:00 am Watercolor Class 1:00 pm Tai Chi	8 10:00 am Low Impact Exercise 12:00 pm Senior Center closes
11 8:30- 9:30 am Daily Grind Coffee Bar (free) 9:00 am Free Panera 9:00 am Bridge	12 9:00 am Yoga with Crystal 9:30 am Grocery Shopping 12:30 pm Mah-Jongg 12:30 pm Bridge	13 10:00 am Low Impact Exercise 11:00 am Meditation 12:30 pm Literature	14 9:00 am – 2:30 pm AARP Tax Clinic 10:00 am Knitters' Group 10:00 am Watercolor Class 12:00 pm St. Patrick's Day Lunch	15 10:00 am Low Impact Exercise 12:00 pm Senior Center closes
10:00 am Low Impact Exercise 12:30 pm BINGO	3:30 pm Dance Errand Van Available	1:00 pm Cribbage	1:00 pm Tai Chi Errand Van Available	
8:30- 9:30 am Daily Grind Coffee Bar (free)	19 9:00 am Yoga with Crystal	20 9:30 am Nurse Clinic 10:00 am Low Impact	9:00 am – 2:30 pm AARP Tax Clinic	22
9:00 am Free Panera 9:00 am Bridge	12:30 pm Mah-Jongg 12:30 pm Bridge 3:30 pm Dance	Exercise 11:00 am Meditation	10:00 am Watercolor Class	10:00 am Low Impact Exercise
10:00 am Low Impact Exercise 12:45 pm BINGO		12:30 pm Literature 1:00 pm Cribbage 1:00 pm Seminar Managing the Downsizing Challenge	1:00 pm Tai Chi 1:00 pm COA Meeting	12:00 pm Senior Center closes
25 8:30- 9:30 am Daily Grind Coffee Bar (free) 9:00 am Free Panera 9:00 am Bridge 10:00 am Low Impact Exercise 12:00 pm Lunch at Senior Center	26 9:00 am Yoga with Crystal 9:30 am Grocery Shopping 12:30 pm Mah-Jongg 12:30 pm Bridge 3:30 pm Dance	27 10:00 am Low Impact Exercise 11:00 am Meditation 12:30 pm Literature 1:00 pm Cribbage	28 10:00 am Watercolor Class 1:00 pm Tai Chi	29 10:00 am Low Impact Exercise 12:00 pm Senior Center closes
12:30 pm BINGO	Errand Van Available 🛺		Errand Van Available 🚌	

