

localtownpages Hopedale

PRSR STD
ECRWSS
U.S. POSTAGE
PAID
PERMIT NO. 142
SPRINGFIELD, MA

Postal Customer
Local

Vol. 10 No. 6

Free to Every Home and Business Every Month

September 2024

Bethel-Penny becomes head of Bancroft Memorial Library

Says library is "so much more than just books"

BY THERESA KNAPP

In July, the Bancroft Memorial Library welcomed a new director, Keely Bethel-Penny.

While new to the position, Bethel-Penny started at the Hopedale library in 2022 as the Senior Library and Technical Services Assistant. Prior to that, she was the Cataloger at Plainville Public Library for almost 14 years.

Bethel-Penny, who previously lived in Plainville for 20 years and recently moved back to Foxboro where she was raised, took over the reins on July 22 on the retirement of previous director Tricia Perry.

"I have always loved libraries and was very fortunate to work part-time in one as I raised my kids," Bethel-Penny told Hopedale Town News. "I knew



Keely Bethel-Penny became director of the Bancroft Memorial Library on July 22, 2024.
Courtesy photo

I wanted a career in library services and once my kids grew up, I found myself ready for more - more responsibilities, more challenges. Hopedale was perfect for me because of the small-town

LIBRARY

continued on page 2

Our Schools Are Ready to Welcome our Hopedale Families Back for the 2024-2025 School Year

SUBMITTED BY KAREN CREBASE,
SUPERINTENDENT OF SCHOOLS

As we prepare to embark on another exciting school year, we want to extend a warm welcome to all of our students, families, and staff. The summer break has provided us with an opportunity to recharge, reflect, and prepare for the new academic year. Now, we're thrilled to open our doors once again and welcome our families back into our hallways.

Our dedicated team has been hard at work all summer, ensuring that our schools are ready to provide the best possible learning environments for our students. From refreshing classrooms to updating lesson plans, every detail has been carefully considered. We are excited to share some of the significant improvements made across our district facilities.

We've completed the additional installation of air conditioning units at Memorial

School. This ongoing project is nearly complete and has been done in stages because we have been applying for huge rebates during each stage of implementation. This has allowed us to complete this project with minimal cost to the schools and town. This upgrade will ensure a more comfortable and conducive learning environment for our students and staff, especially during the warmer months.

The Adin Street parking lot at Memorial School has been fully repaved, providing a smoother and safer space for drop-offs and parking. This improvement enhances both the functionality and appearance of our school. We are excited to welcome our bus students in our newly paved bus loop. In addition, the town paving project on Adin Street is nearing completion and our students who walk to school will have safe and accessible sidewalks as they arrive at Memorial.

The cafeteria at Memorial

School has been freshly painted, giving it a bright and welcoming new look. We know this space will be enjoyed by students and staff alike during meal times and gatherings. In addition, with monetary support from PACE and through private donations, we have been able to accelerate our plans to update the Memorial Playground. We are thankful to all of the town departments and family volunteers who have offered to assist with this major undertaking.

We are in the beginning stages of a much-needed renovation of the Junior-Senior High School auditorium. We are appreciative to the town for providing capital funding to support this project as it will transform the space into a beautiful venue for performances, assemblies, and community events, benefiting students and the entire Hopedale com-

WELCOME BACK

continued on page 3

Start investing in your future today with a certificate

6 MONTH **5.20** % APY* | 9 MONTH **5.00** % APY*



Open in-branch or online today!
centralfcu.com • (800) 527-1017



DOGGIE DAYCARE LUXURY BOARDING



CALL or Email TODAY!
508-478-6390
Family@pawsbedandbiscuit.com



Voted Best of the Best!
BEST PET SERVICE
2019, 2020, 2021, 2022 & 2023

PawsBedandBiscuit.com

TESTA CARPENTRY



ROOFING & SIDING

- All Home Improvements • Finished Basements
- Kitchens & Bathrooms • Additions
- Vinyl Siding • Windows & Doors

COREY TESTA

CELL: 508-962-6585 • OFFICE: 508-478-7979 • testacarpentry.com

LIBRARY

continued from page 1

feel. The annual events like the Fairy Walk, the Day in the Park, the Holiday Stroll, the summer band concerts - it's cozy and welcoming. I love that our patrons come in and chat with us and share their lives, it's not just transactional."

Bethel-Penny says any future

expand its programming.

"We added an evening craft class for adults, host Community Conversations (sponsored by Hopedale for Change), and Laura [Brillant-Giangrande], our Youth Services Librarian, has just started offering volunteer hours for high school students."

"I always tell people that Bancroft Memorial Library is so much more than just books," said

Perry says time as library director was "magical," shares favorite memories

BY THERESA KNAPP

On July 22, Tricia Perry retired from her position of Director at the Bancroft Memorial Library. Her next chapter, she says, is still being written.

"My next steps are to have my official government-issued Medicare card in my wallet, I've rediscovered my love of swimming (and have definitely increased my speed and endurance) and am well on my way to sewing an assortment of seven quilts for my daughter's bridesmaids - I have a year, the wedding is next September."

Perry was serving in Hopedale as a "very part-time employee though the Mass Library Association's contract service (also known as "Bibliotemps")" before she was named director in November 2021.

"I just fell in love with the library, the staff, and the community. So when the [Board of]

Trustees Chair Fred Oldfield asked me for a second (or third) time if I might be interested in a more permanent position, I said 'yes' - the library, town, community, patrons, and staff just seemed to be a great fit. As I recall, the words I used when accepting the position were that it seemed 'magical.' And, full disclosure, I was a Children's Librarian for many years so magical storybook realities are something that should never be dismissed, stories really can be magical."

In fact, Perry had over 35 years of experience in public and school libraries before starting in Hopedale. She served as library director at both the Westwood and Millis Public Libraries, and worked at the Sharon Public Library, Sharon Public Schools, and the Boston Public Library.

"I loved being a Library Director in Hopedale," Perry said post-retirement. She spoke very highly of the patrons, Trustees, Friends, and library staff - many by name. "And I loved the support from all of the community - schools, town staff and administrators, community businesses who sponsored museum passes, residents who suggested programs - especially those individ-

uals who committed to actually doing a program/talk/event; and The Hopedale Foundation and the Hopedale Community House. I love that the Bright Beginnings Preschool director (Kristen Poissen) was an amazing collaborative guru and a true champion of literacy."

Perry said she also enjoyed StoryWalks, 1000 Books Before Kindergarten, "A Long Walk To Water" community read, "and the special Hopedale traditions including the annual Scarecrow Fest and the "Cocoa Crawl and Winter Stroll."

But now, she says, she is enjoying "being in the pool swimming laps, quilting, reading a lot of books and discovering new authors, getting together with friends for long leisurely lunches, and taking long walks on beaches," and remembering the magic of the Bancroft Memorial Library.

"The vibrancy of being a part of this community, it really did dial up the magic! And it was truly a pleasure and a privilege to have been a part of this for three years."

The new library director is Keely Bethel-Penny who started in July.

"I love that our patrons come in and chat with us and share their lives, it's not just transactional."

-Keely Bethel-Penny, Director Bancroft Memorial Library

plans for the library "will always reflect the needs and interests of our patrons and building healthy partnerships between the Library and the community." She notes that, in the past two years, the Library has seen an increase in community engagement and patronage, and will continue to

Bethel-Penny, who invites residents to stop by to say hello and/or visit <https://www.hopedalema.gov/bancroft-memorial-library/bancroft-memorial-library> for more information about library offerings.

30% OFF Select Wood Stove and Wood Inserts



Need service for your existing fireplace or stove?
Call Us Today!
781-562-0771
1049 Turnpike St., Rte. 138
Canton, MA
Check us out on the Web!
www.NEHearthandHome.com



15% off All gas service

Expires 9/14/24

FREE

Measure Installation on Fireplace Glass Doors

0% for 6 month financing

Jotul • Vermont Castings • Regency
Marquis Collection • Stoll Fireplace Glass Doors






Come see our live burning displays in our Showroom.
Many different wood stoves on display.

Free Hopedale Flu Shot Clinics

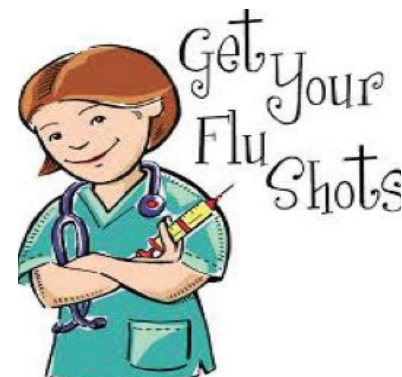
Thurs. Oct. 10, 2024 and Thurs. Oct. 24, 2024, 4-6 pm at Hopedale High School - Cafeteria.

- Please bring your Health Insurance and or Medicare Cards.
- Wear Short-Sleeved Top.
- You will be required to complete registration in-forma-tion at the Clinic.
- Pre-registration is not avail-able.

Vaccines are available to individuals age 5 and older.

The Over 65 Flu vaccine will also be available.

COVID vaccine available.



Pre-registration required for COVID Vaccine only. Please call the Hopedale Senior Center at (508)634-2208.

Vaccines administered by Milford Central Pharmacy.

WELCOME BACK

continued from page 1

munity. Our facilities team has been hard at work this summer doing a great deal of the preparation work so that our auditorium will be ready for installation of the new seating when it arrives in November.

As we kick off this new school year, we

work we've done over the summer will have a positive impact on our students' and families' experiences.

Thank you for your continued support and partnership. Together, we will make this school year one of growth, achieve-



are filled with excitement about the opportunities that lie ahead. Our commitment to excellence in education remains steadfast, and we are confident that the

ment, and success for all of our students.

Here's to a fantastic year ahead!

Bank LOCAL. Borrow LOCAL.

CONVENTIONAL · JUMBO · REFINANCE · CONSTRUCTION

UniBank mortgages¹ are funded locally. Decisions are made locally. Our lenders will put their expertise to work for you and help you to find the right fixed or adjustable rate mortgage for your unique needs.

Get started today! Contact your local UniBank branch or view rates and apply online today!



UNIBANK

Connecting all offices:

1.800.578.4270 • www.unibank.com



Member FDIC · NMLS #583135 ¹Homeowners insurance required. Subject to credit approval. Other terms, fees, and conditions may apply.

BRAND NEW 2024 NISSAN ARIYA ENGAGE PLUS SUV

- FULL ELECTRIC ALL WHEEL DRIVE
- 0-60 IN 4.8 SECONDS
- ZERO EMISSIONS
- 272 MILE RANGE
- SPEND UP TO 60% LESS IN FUEL COSTS
- PREMIUM STYLING, FEATURES & CRAFTSMANSHIP
- LEATHERETTE INTERIOR, HEATED FRONT SEATS AND STEERING WHEEL AND MUCH MORE

**SIGN AND DRIVE
ZERO DOWN PAYMENT
NO MONEY OUT-OF-POCKET
\$299/MO - 36 MONTHS**



10,000 mile per year lease • Use tax not included in payment • Tier 1 credit • In-stock vehicles only



- Multi-Year NISSAN Award of Excellence Winner
- 3 time "QUEST FOR THE BEST" Winner

Our friendly, knowledgeable staff are customer-focused and ready to help!

508-422-8000 • www.milfordnissan.com



Fire Dept Has Chance To Receive UTV Donation

The Hopedale Fire Department has an opportunity to receive, as a donation to the Fire Department, a Utility Terrain Vehicle (UTV) from the Hopedale Village cemetery as part of their equipment liquidation, following their decision to contract out landscaping

services.

The vehicle, a 2017 John Deer Gator, valued at \$8,500, (a 2024 Gator costs \$15,000.00) would be used for both fire and EMS emergencies to access areas within town which are not accessible with larger apparatus.

Funding, through various grant sources, would be sought to equip this vehicle with a "skid unit" that fits in the rear of the Gator which has both a small fire pump of 150 gallons per minute, a 70-gallon water tank and 500 feet of hose to extinguish fires as well as a

patient transportation area for extrication of sick and/or injured patients from these remote, difficult access areas. The cost of this "skid unit" is \$8,000.

Although our responses to incidents within these difficult access areas are few, having

this vehicle at the ready will be another tool in our toolbox to perform our duties quickly and efficiently.

*Respectfully,
Thomas Daige
Fire chief*

Local historian to highlight violent 1913 strike at Draper Corp.

Program takes place on Sept. 15 at company birthplace

On Sept. 15, local historian Anita Danker will speak about the violent 1913 Hopedale strike at the Draper Corporation, a family business that prided itself on its benevolent approach towards its employees.

Hopedale started as a utopian religious community and grew through Draper's investment in

town buildings, worker housing, and an extensive park system. The successful "Bread and Roses" strike in Lawrence only a year before gave the Draper workers hope, and they had a legitimate reason to walk off the job. But former Massachusetts governor Eben Draper, president of the company at the time, was determined to put the men down. He hired his own army of police to deal with the strikers, many of whom were immigrants from nearby Milford, and one of whom was killed in the process.

Although Eben Draper eventually broke the strike, the price he paid was high: he died suddenly one year after his victory. The former governor may have won the day, but in the end the Draper strike may have broken him.

This free presentation will be held on Sunday, Sept. 15, at 2 p.m. at the Little Red Shop Museum, considered the birthplace of the Draper Corporation. The Museum is located at 12 Hopedale Street in Hopedale, and doors will open at 1 p.m.

This program is sponsored by the Hopedale Women's History Project and the Little Red Shop Museum.

Submitted by sponsors



Above: Independent Hopedale strike police force hired by the Draper Corp. in 1913. Source: Bancroft Memorial Library



The two orphans of EMILIO BACCHIOCCI
who was assassinated May 14, 1913 in Hopedale strike to satisfy the greed of the Draper Co.
Proceeds to go to his widow and Hopedale strikers.

Right: An advertisement put out by the Draper Company workers after a striker (Emilio Bacchiocci) was killed. It reads, "The two orphans [sic] of EMILIO BACCHIOCCI who was assassinated [sic] May 14, 1913 in Hopedale strike to satisfy the greed of the Draper Co.... Proceeds to go to his widow and Hopedale strikers." Source: Little Red Shop Museum

localtownpages

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

Publisher
Chuck Tashjian

Editorial
Susan Manning

Send Editorial to:
editor@hopedaletownnews.com

Advertising Sales
Susanne Odell Farber
508-954-8148
sue@odellconsult.com

Advertising Director
Jen Schofield
508-570-6544
jenschofield@localtownpages.com

Creative Design & Layout
Michelle McSherry
Kim Vasseur
Wendy Watkins

Ad Deadline is the
15th of each month.

*Localtownpages assumes no
financial liability for errors or
omissions in printed advertising and
reserves the right to reject/edit
advertising or editorial submissions.*

© Copyright 2024 LocalTownPages

CHARRON
Tree Service
Quality Timely Service!
BELLINGHAM, MA
508-883-8823
FREE ESTIMATES • FULLY INSURED

RESIDENTIAL & COMMERCIAL

- Tree Removal
- Pruning/Trimming
- Storm Damage
- Land Clearing
- Stump Grinding

KEVIN LEMIRE, OWNER
All employees are covered under Workers' Comp Ins. CharronTreeService.com

Twice Blessed Boutique Thrift Shop
at Sacred Heart Church

Great selection of women's & men's
clothing, accessories & jewelry
at fantastic prices!

STORE HOURS:
THURSDAY 1 - 4pm
SATURDAY 9am - 12pm (1st SAT. of the MONTH)
SUNDAY 10am - 12pm

187 Hopedale St., Hopedale • 508.473.1900 • CASH ONLY

Fall Cleanout is Greener with Affordable Junk Removal

There are plenty of reasons to call a junk removal service. Maybe walking through your basement has gotten difficult or there is no more room in the attic? Perhaps you are planning to move, and you need to declutter before your open house?

Figuring out who to call can be challenging. If you contact one of the big haulers, they route you to a phone center where they've never even heard of your town, plus their pricing seems vague and full of extra fees. No wonder you've let the stuff pile up—it's too much of a hassle to get rid of it!

Or you can call Affordable Junk Removal and let a local small business with deep community roots take care of everything.

Jay Schadler started his business in 2005. Back then, it was just him and a beat-up pickup truck taking small jobs and working nights and weekends when he could. As the years rolled on, his business grew, but his commitment to customer service never wavered. Now he's got a staff of ten, along with eight trucks, servicing eastern and central Massachusetts and northern Rhode Island.

Affordable Junk Removal specializes in house and estate cleanouts. If your garage, attic, or office is overflowing with stuff, take back your space and let the pros do the heavy lifting.

Jay and his team have handled it all. They've dismantled above-ground pools, hauled

Business spotlight

away ancient hot tubs, taken down old fencing, and stripped away worn carpeting. They'll come for a single item, or they'll clean out an entire house. And they can take almost anything. They can't accept hazardous materials, brush, dirt, or concrete, but everything else is fair game for them to take away.

Not everything ends up in a landfill—not if Jay can help it. He first tries to either recycle or donate items. Only after he tries to repurpose items do they end up at the transfer station.

Working with Affordable Junk Removal is simple. First, you can load stuff yourself if you want by renting a 15-cubic-yard dumpster for a week and chucking up to a ton of your unwanted stuff. If you need to get rid of more weight, then Jay prorates that tonnage—you never pay for what you don't use.

If you don't want to be bothered with the dumpster, they've also got a driveway special where they'll take away a truckload of your unwanted things if you pile it up. Or if you don't want to lift a finger, then you can point at the items, and the team will fill up their truck and haul away your unwanted things. However you do it, you're left with more space and more peace of mind.



Jay and his team beat the big waste haulers on both price and customer service. When you call Affordable Junk Removal, you aren't connected to an anonymous call center. Your phone call goes right to Jay.

And speaking of pricing, Jay is upfront about it. His website shows the truck sizes and prices, so you can save time knowing your costs before you call for an appointment. There aren't any hidden costs or surprise fees with Affordable Junk Removal.

Affordable Junk Removal is fully licensed and fully insured, and they'll treat your property with care and respect.

They also have a thriving commercial business, working with contractors and roofers to clear away debris and keep the job site clean. They can even handle commercial and residential emergencies with same-day service.

Jay and his family are deeply involved in the community. He and his wife, Christine, run the Corner Market restaurant in

Holliston. It's not uncommon for someone to reach Jay at the restaurant, order a sandwich, and then schedule a junk removal appointment. Yes, the local small business really can handle everything!

Contact Affordable Junk Removal and let a local small business take care of everything for you. Call Jay Schadler at (774) 287-1133 or visit us online at www.affordablejunkremoval.com.

PAID ADVERTISEMENT



Our Town PUBLISHING

... is here to service ALL of your
PRINTING NEEDS

- Full-service & high quality printing
- Ready to help with your business, school or organization's projects
- We are print specialists who can also assist with our expertise to develop, design & mail

CALL TO GET A QUOTE TODAY!

**508-533-4588 • ourtownpublishing.com
printing@ourtownpublishing.com**

HOME TEXTILES • ARTISANAL DECOR • GIFTS

PEREGRIN

well made and well traveled



FIND YOUR UNIQUE TREASURE
1 MAPLE STREET, MENDON / PEREGRINSHOP.COM

July Special Town Meeting did not go forward, October meeting will allocate funds for school roof

Project costs have outpaced \$1.8 million allocation approved in 2023

By THERESA KNAPP

A Special Town Meeting scheduled for July 23 did not go forward, instead the single issue will be taken up at the October Fall Town Meeting.

The July meeting was intended to approve the money necessary to fund the “costs of design and installation of a new roof on the Hopedale Junior-Senior High School, including the payment of all costs incidental and related thereto.”

No dollar amount was listed on the July warrant.

In August, Town Administrator Mitch Ruscetti told Hopedale Town News the July meeting did not go forward because the project bids were not back yet but,

due to increased construction costs, were expected to exceed the amount approved by Annual Town Meeting in 2023.

“The roof project has ex-

works projects are experiencing “incremental cost increases” that far outpace other project areas.

Had the dollar amount been approved by Special Town Meeting in July, the Town would have been able to bond it together with other capital projects in August in hopes of securing a lower interest rate.

Ruscetti said, “However, as we do not yet know what the bids for the project will come in at, the [Hopedale Public Schools] Superintendent, myself, School Committee, and Select Board

thought it was best to bid out the project prior to asking the Town to allocate additional funding. This way, when we head into Town Meeting in the Fall, we know exactly how much funding will be needed to complete the project.”

As information becomes available, it will be posted at www.hopedale-ma.gov.

“This way, when we head into Town Meeting in the Fall, we know exactly how much funding will be needed to complete the project.”

-Mitch Ruscetti, Hopedale Town Administrator

ceeded the initial \$1.8 million allocated last [2023] spring at Town Meeting. This is due to inflationary costs, materials shortages, and labor increases,” said Ruscetti, adding that, since the COVID-19 pandemic, public

44th Annual Hopedale Day in the Park

Sponsored by the Hopedale Cultural Council - In cooperation with the Hopedale Parks Department and a grant from the Massachusetts Cultural Council

Saturday, September 21, 2024

open all day

Rain date: Sunday, Sept. 22

Hopedale Town Park: 10am-4pm

***Free shuttle bus 10:30am-3:30pm. Parking at Hopedale High School and Draper Field, Progress Street

Over 60 Craft, Food and Game Booths

Juried Art Show under the tent at the 3rd tennis court

10am: “The National Anthem” - Mr. Chatham and the HS A cappella Chorus

HOPEDALE DAY IN THE PARK SPONSORS 2024 (as of August 13)

Platinum Level

- Imperial Ford Corporation
- DJF Painting
- Frank’s Appliance
- Hopedale Community House
- Seven Hills Foundation and Affiliates
- DQ Grill & Chill
- Caroline’s Cannabis

Gold Level

- Putnam Pipe
- The Martial Instinct Self Defense
- Braza & Mancini, Inc.
- Homefield Credit Union
- Antonia C. Maki, M.D.
- Buma Funeral Home
- E Z Way Car Wash

Bronze Level

- Watson Colonial Funeral Home
- Art Show Purchase Prize
- Bright Insurance Agency
- Milford Federal Bank
- Caroline’s Cannabis



10:00am – 4:00pm: DJ Mike Rutkowski - Music, fun, and games at the bandstand

11am-1pm: Animal Affair Petting Zoo Free! Near bandstand

11am-2pm: Miniature Painting with the Jolly Good Giant Free!

1pm: Rainforest Reptiles - Free! - at basketball court

Noon-4pm: Beer Garden - Strong Side Brewing Little Red Shop Museum-

Sha'arei Shalom

RELIGIOUS SCHOOL – now enrolling grades K-7

Sha'arei Shalom is a member-driven Jewish congregation serving the Greater Metrowest area. We offer a diverse congregation that understands the demands of busy families, the needs of seniors, and is affordable.

CELEBRATE THE HIGH HOLIDAYS WITH US! Rosh Hashana Services October 2 & 3 See our website for details

info@shaareishalom.org
shaareishalom.org | 508.231.4700

DOGGIE DAYCARE LUXURY BOARDING



- Doggie Daycare where your furry kids can relax & have fun
- Luxury Modern Dog Boarding at our Doggie Chalet

Voted Best of the Best! BEST PET SERVICE 2019, 2020, 2021, 2022 & 2023



CALL or Email TODAY!

508-478-6390

Family@PawsBedandBiscuit.com



PawsBedandBiscuit.com | 97 Millville Road, Mendon | 508-478-6390

Voting Guide

By SUSAN MANNING

The Massachusetts state primary is Tuesday, Sept. 3. The presidential and state election is Tuesday, Nov. 5.

Town Clerk Lisa Pedroli wanted to remind voters that on election days, voters may vote at the Draper Gym 13 Dutcher St., from 7 AM to 8 PM.

Voting by Mail

In most elections in Massachusetts, you can choose whether you prefer to vote in person or by mail.

No-excuse early voting by mail is available for:

- State elections
- State primaries
- Presidential primaries

Most local elections

These ballots are known as “Vote by Mail” ballots and can be requested using a Vote by Mail Application.

While early Vote by Mail ballots are more common, there are special circumstances where you may need to use the Absentee Ballot application to apply for an absentee ballot instead. Find more information about absentee ballot eligibility here.

Applying for your Ballot

You can request your Vote by Mail ballot:

- Online
- By mail
- By email or fax

Online

You can submit a Vote by Mail application online through our Mail-in Ballot Application System.

You must be registered to vote to use the online application system. If you need to make changes to your registration, make those changes before you submit your application.

Voter registration changes need to be reviewed and certified by your local election official before they become effective. Please allow a few days for processing of your voter registration form before you plan to submit your Vote by Mail application online.

Mail
Our office will send a pre-ad-

ressed, postage pre-paid Vote by Mail application to every registered voter before each statewide election. This mailing is required by state law.

You can use this application to request a ballot for the next statewide election, or for all elections this year. Simply mark your selections, sign the application, and drop it in the mail.

We will send Vote by Mail applications to voters in January, July, and September of 2024. We won't send you an application if you've already applied to vote by mail for the upcoming election.

If you need another application, you can download a Vote by Mail application. If you can't print the application, you can also use any signed request to apply. You can send a signed letter to your local election office to apply for your ballot.

Email/Fax

Applications can be submitted by email or fax, but they must include a signature that can be compared to your hand-written signature. Electronic signatures, scanned applications, and photos of applications are acceptable.

Your local election official can't accept a typed signature, unless you're a voter who needs an accommodation due to physical disability. If you're unable to sign your application or mark your ballot by hand due to a disability, visit our page about voting with disabilities for information on requesting an accommodation.

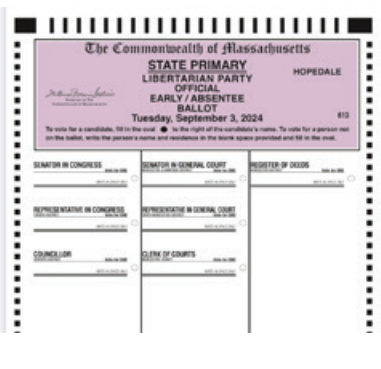
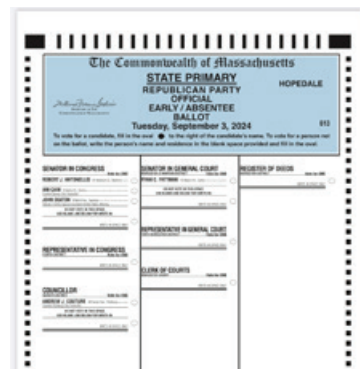
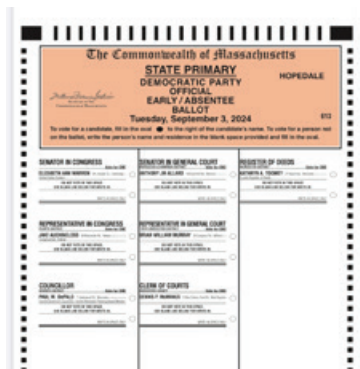
Application Deadlines

Your mail-in ballot must reach your local election officials by 5 p.m. on the 5th business day before the election. No matter when the application is post-marked, your application must be at the local election office by the deadline.

2024 Application Deadlines:
November 5th State Election: 5 p.m., Tuesday, October 29.

Apply as early as possible, especially if your ballot will need to be mailed out of town. The Postal Service recommends allowing up to 7 days for mail delivery.

To ensure that you receive your ballot with enough time to mail it back, you should apply 2-3 weeks before Election Day.



Returning your Ballot

There are several options for returning your ballot. You may return your ballot by:

Mailing it back using the envelope provided

Hand-delivering your ballot to your local election office

Dropping your ballot off at an early voting location during early voting hours

Using a ballot drop box.

Ballots cannot be dropped off at a polling place on Election Day.

Your ballot must reach your local election office or drop box by close of polls on Election Day in order to be counted. The only exception is for ballots returned by mail in the biennial state election in November, when 3 extra days are allowed for ballots post-marked by Election Day to arrive in the mail.

Use our Track My Ballot tool to check the status of your ballot. The tracker will show you the date your ballot was mailed, the date it was returned, and whether your ballot was accepted or rejected.

2024 Ballot Return Deadlines:

September 3rd Presidential Primaries: 8 p.m., September 3, 2024

November 5th State Election

If returned in person or by drop box: 8 p.m., November 5, 2024

If returned by domestic mail: by 5 p.m. on November 8, 2024 (must be postmarked by Election Day)

If returned by mail from outside the United States: 5 p.m. on November 15, 2024 (must be postmarked by Election Day)

Voting in Person

You can still vote in person if:

You applied to vote by mail, but never returned your ballot

You mailed your ballot back, but it hasn't reached your local election office

Your ballot was received by your local election office, but it was rejected

If any of the above is true, you can vote at an early voting location or at your polling place on Election Day. If your mail-in ballot reaches your local election office after you vote, the mail-in ballot will be rejected.

You can't vote in person if your ballot has reached your local election office and was accepted. Once your ballot is accepted, you have voted. You can't take your ballot back or vote again.

Use our website to track your ballot status.

Local Elections

State law allows cities and towns to opt out of no-excuse early voting by mail in local elections. A city or town can only opt out of Vote by Mail for a local election after the city council or board of selectmen hold a public hearing and take a recorded vote to do so at least 45 days before the election.

Absentee ballots are still available to those who qualify. Visit our Absentee Voting page for more information.

Military & Overseas Voters

If you are a U.S citizen residing out of the country or on active military duty, you may use the Federal Post Card Application or the Massachusetts Absentee Ballot Application to request your ballot.

Vote by Mail Accommodations

If you have a disability that prevents you from marking a paper ballot independently, you may qualify to use the Accessible Vote by Mail system. Visit our page for voters with disabilities to find more information and an Accessible Vote by Mail Application.

HOPEDALE PIZZA MARKET

\$5 OFF
Dine-in/Take-out orders on purchase \$20 or more
VALID ON FOOD ONLY

15% OFF
Sun. thru Thurs. 4-9pm
Dine-in Only
VALID ON FOOD ONLY

NEAPOLITAN PIZZA!
Beer & Wine Now Available (DINE-IN ONLY)

1 Menfi Way, Hopedale • 508-381-3292 • myhopedalepizza.com

Bancroft Memorial Library

50 Hopedale Street
Keely Bethel-Penny, Library Director
(508) 634-2209
kbethel-penny@cwmars.org

Library News

Reminder: Our regular Friday Hours of 1:00pm-5:00pm resume on Friday, September 6th

It's a wrap on Summer Reading 2024!

This year's Summer Reading program was the busiest one yet, with 309 kids, teens and adults participating! Over 1600 hours of reading were logged throughout the 8 week program and we want to thank everyone for making this program a huge success! We are grateful to have so many individuals, organizations and businesses supporting the 2024 Summer Reading Program at Bancroft Memorial Library. Special thanks to: The O'Leary Family, the Catalogna Family, Six Flags New England, The Hopedale Cultural Council, The Friends of the Hopedale Library, the Hopedale Community House, Hopedale Fire Department, Hopedale Police Department, The Hopedale Foundation, Middlesex Savings Bank, Hopedale Dental Center, An Unlikely Story Bookstore & Cafe, Hilton Home Suites in Walpole, Chipotle, Urban Air in

Bellingham, Story Land, Milford Ace Hardware, Massachusetts Library System, Massachusetts Board of Library Commissioners, and the amazing residents, readers and supporters in the Hopedale community

Hopedale's Day in the Park

Saturday, September 21st from 10:00am-4:00pm

We are excited to be hosting a table at Hopedale's Day in the Park on September 21st. Stop by our table for a visit; we will have children's books available for purchase, games, raffle baskets and more!

Helen Symonds Book Group

Wednesday, September 4th at 1:00pm
The group will meet in the Library Program Room to discuss *Demon Copperhead* by Barbara Kingsolver. "*Demon Copperhead* is set in the mountains of southern Appalachia. It's the story of a boy born to a teenaged single mother in a single-wide trailer, with no assets beyond his dead father's good looks and copper-colored hair, a caustic wit, and a fierce talent for survival. In a plot that never pauses for breath, relayed in his own unsparing voice, he braves the modern perils of foster care, child labor, derelict

schools, athletic success, addiction, disastrous loves, and crushing losses." – adapted from the CWMARs catalog.

Community Conversations

Wednesday, September 4th at 6:30pm

Community Conversations will meet to discuss "The Role of the US in Foreign Affairs." 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.

News from the Friends of the Hopedale Library:

Maker Mondays – Monday, September 16th at 6:00pm
Join our crafting workshop for adults at Bancroft Memorial Library! You will be creating your own Dichroic fused glass pendant with colorful pre-cut glass in this easy, fun class. The workshop is free and all materials are supplied! Registration is required. Call the Library to register or you can register online under Calendar of Events. Please note: safety protocols will be covered at the beginning of class, so we cannot accept late arrivals. Thank you very much for your understanding!

WWII Letters to and From a Young Soldier – Wednesday, September 18th at 6:30 pm
Join us as genealogist Seema-Jayne Kenney shares the history and stories found in over three hundred letters discovered in her uncle's attic. Learn about the compelling story of her uncle's life as a young WWII soldier and his family's experiences back home. These letters document his service with the Fifth

Army Headquarters, registration at Fort Devens, training at two camps, and travel overseas to Italy. He describes the work and the leisure, the rules, and the return trip. Letters from his family tell of their life at home during the war. Learn about 1943-45 as we hear the words of a 19-year-old country boy and his family. To register for this free program, please sign up at the Circulation Desk, call the Library at (508) 634-2209, or register online on the Library website under Calendar of Events.

FlowerPower.org Fundraiser
Please support The Friends of the Hopedale Library by shopping our FlowerPower.org fundraiser through 10/15! You can order fall bulbs 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 the Ongoing Book sale? We offer a selection of adult and children's titles and even puzzles! You can find the sale area downstairs just outside the Program Room. All monies raised go 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!

About the Friends of the Library

The Friends of the Hopedale Library, founded in 1983, is an active volunteer, non-profit organization with a town-wide

membership and a representative executive board. We work with the Library staff and the 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 Hopedale Library meets the second Wednesday of the month, September through June at 6:30pm. New members and ideas are always welcome!

News from the Marjorie Hattersley Children's Room

Fall programs in the Children's Room will be returning in October; check the Library website for the most up-to-date information and links to register.

Volunteer Saturdays for High School Students - Saturday, September 14th from 11:00am-1:00pm

Beginning September 14th Miss Laura will be scheduling Volunteer Saturdays once a month for High School students. Activities requested of the volunteers will vary and any required materials or items will be provided by the Library staff – all you need to bring is energy and motivation! Registration is required and preference will be given to Hopedale students. Please contact Miss Laura for any additional information at (508) 634-2209.

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>.

When the right coverage counts you can count on our LOCAL, PERSONAL & KNOWLEDGEABLE staff to take care of your Home • Auto • Business • Life




6 Congress St, Milford • 54 Central St, Holliston

MUFFIN HOUSE CAFE

116 Main Street, Medway (508) 533-6655
32 Hasting Street, Rte 16, Mendon (508) 381-0249
43 Main Street, Hopkinton (508) 625-8100
325 N. Main Street, Natick (508) 647-0500
296 Washington Street, Westwood (508) 533-6655
907 Main Street, Walpole

Don't stand in line! ONLINE ORDERING NOW AVAILABLE! muffinhousecafe.com

Open Daily Bakery with Fresh Muffins/Pastries

Breakfast and Lunch Sandwiches Best Blueberry Muffins Since Jordan Marsh

Receive 10% off any cake with this coupon. All our cakes are made from scratch on the premises. Expires 9-30-2024

FREE SMALL COFFEE with a purchase of a muffin with this coupon. Expires 9-30-2024




Your Money, Your Independence

Mastering the College Admissions Process



Glenn Brown, CFP

Navigating the college admissions process can be a complex and stressful experience for both students and parents.

Understanding nuances of early action and early decision, exploring merit-based aid, and utilizing 529 plans and loans effectively can impact this journey. Here's a guide to help clarify these crucial financial aspects.

Early Action vs. Early Decision

When it comes to college applications, Early Action (EA) and Early Decision (ED) are two options usually due November 1st, but they have distinct differences.

Early Action (EA) allows students to apply earlier than the regular deadline and receive a decision sooner, but they do not have to commit immediately.

This means students can apply to multiple schools under EA and weigh their options.

Early Decision (ED) is a binding commitment as students agree to attend that college if admitted. Applying ED can enhance acceptance chances because admissions committees view ED applicants as highly motivated. However, it is crucial to request any needed merit aid in the application process, as later requests of needing aid to attend can jeopardize the acceptance.

Focus on Merit-Based Aid

Merit-based aid is financial assistance awarded based on a student's academic, athletic, or artistic achievements rather than financial need. To maximize merit-based aid:

Take The Road Less Traveled: The "trophy schools" aren't giving a lot of merit, because they receive many applications and don't need to incentivize top students. Therefore, look for niche colleges and/or programs in big schools that excite your student and align to their strengths.

Build Student/Recruiter Relationships: Merit is a relationship business, where personal interactions influence rewards. Encourage students to proactively connect with local recruiters and express their interest in specific programs. Ongoing communication leads to sharing campus visit plans, allowing the recruiter to

set up meetings with professor(s) and admissions. Upon applying EA or ED, your student shares with the recruiter and admissions personnel their enthusiasm, application, and calculation of merit needed to attend. Now admissions has a personality with a name and need, plus the local recruiter is making your student's case.

Students must lead these communications, as recruiters are turned off when parents are writing, editing, and/or speaking for the student.

Using 529 Funds

Contributions to a 529 plan grow tax-free, and withdrawals for qualified education expenses are tax-free. To use funds from a 529 plan effectively:

Adjust Investment Strategies: If your child is only a couple of years from starting college, then shift a portion of future expenditures into more stable investments, such as bond funds or money markets, to help minimize

future volatility and potential losses.

Qualified Expenses: Ensure that withdrawals are used for qualified expenses like tuition, fees, books, and room and board. Using funds for non-qualified expenses can result in penalties and taxation at the parent's AGI rate.

Exploring Loan Options

Understanding the different types of loans can help in managing student debt:

Federal Student Loans: Typically offer lower interest rates and more flexible repayment terms compared to private loans. They include Direct Subsidized Loans, where the government covers interest while the student is in school, and Direct Unsubsidized Loans, where interest accrues immediately.

Parent PLUS Loans: These are federal loans parents can take out. They have a fixed interest rate and offer flexible repayment terms but place the financial burden on parents.

Private Loans: Offered by banks or private lenders, have higher interest rates and fewer repayment protections than federal loans, so they should be the last resort.

In conclusion, informed parents and proactive students can achieve better financial outcomes and a smoother transition to college life. To learn more, talk 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 Planner™ helping motivated people take control of their planning and investing, so they can balance kids, aging parents and financial independence.

Sponsored articles are submitted by our advertisers. The advertiser is solely responsible for the content of this article.

GET NOTICED!
 Contact Susanne to find out how you can reach more than 172,000 homes and businesses each month! 508-954-8148 or sue@sodellconsult.com

GIULIANO
 CONSTRUCTION & REMODELING

DECKS • KITCHEN REMODELS • ADDITIONS
 BATH REMODELS • ROOFING
 SIDING • WINDOWS • GUTTERS
 ENTRY DOORS • DORMERS • AND MORE!

774-573-9811

FREE ESTIMATES • REFERENCES AVAILABLE • LICENSED & INSURED

Introducing

TRIM™
 The Rate Improver Mortgage

Get a great 30-year fixed-rate **MORTGAGE NOW**, and if rates drop, **JUST TRIM™ IT LATER...**

with **NO FEE!**

msic.website/TRIM-it
TRIM@msic.org

Participating credit unions are NMLS Approved Lenders and Equal Housing Lenders

MASSACHUSETTS CREDIT UNION
MSIC
 INSURED SAVINGS
 SHARE INSURANCE CORPORATION



HOPEDALE UNITARIAN PARISH

Celebrating
125 YEARS

**DRAPER MEMORIAL CHURCH
DEDICATED IN 1898**

*A progressive, liberal faith dedicated
to the principles of peace,
equality and environmental justice.*

Originally established by Adin Ballou,
founder of the Hopedale Community

All Are Welcome

SERVICES ARE HELD SUNDAYS at 10:30am

Town-Wide Scarecrow Fest!

Setup your scarecrow display at your own home or business and submit your address to us on our website here: <https://friendsofhistorichopedale.com/scarecrow-fest>

Or claim a spot on the Hopedale Community House lawn by submitting your info on our website!

Scarecrows should be on display Oct. 18 – Nov. 2. Online voting will be open Oct. 19 – Nov. 2, at midnight.

Vote for your favorite on our website. Community House entrants will need to remove their displays by Nov. 3.

The Hopedale Scarecrow Fest will be open to families, organiza-

tions and businesses who would like to build and enter their very own scarecrow display!

Be wacky, be creative, be fun! Scary is ok! Scarecrows on your own property must be located in Hopedale. Out of town businesses or residents are welcome to apply for a spot on the Community House lawn.



COMING IN OCTOBER

Fall Home Improvement



Reach up to 172,000 local readers focused on enhancing their indoor & outdoor living spaces when you advertise in our Fall Home Improvement Guide.

**ZONE 1
REACH 73,149**

Auburn, Charlton, Douglas, Dudley, Grafton, Hopedale, Mendon, Millbury, Northbridge, Oxford, Sutton, Upton, Uxbridge and Webster

**ZONE 2
REACH 96,651**

Ashland, Bellingham, Franklin, Holliston, Medway, Milford, Millis, Natick, Norfolk, Norwood and Wrentham

localtownpages

The Yankee Xpress FREE PRESS
BLACKSTONE VALLEY Xpress

Reserve your space today by contacting Susanne Odell Farber at 508-954-8148 or by email at sue@sodellconsult.com

Sports

Jeffrey Cote, Firefighter, Rides The Distance In PMC To Honor, Grandfather, Friend

BY CHRISTOPHER TREMBLAY,
STAFF SPORTS WRITER

The first weekend of August is primarily set aside for the Pan Mass Challenge, a bike-a-thon that raises more money than any other single athletic fundraiser in the country.

The PMC's mission is to raise funds for cancer research and treatment at the Dana Farber Cancer Institute. Together the riders and volunteers will help get closer by the mile to a world without cancer; this is what a bike was meant to do.

This August, Hopedale's Jeffrey Cote hopped upon his bike for the fourth time over a 21-year span to do his part in making cancer something of the past.

Cote started riding back in 2003 when he was working with EMC when his co-workers and friends got him on a bike. Although over the years, Cote has ridden for EMC families with struggles, his number one focus each and every time he gets onto his bike is his grandfather, who passed away from cancer.

"Initially co-workers turned me onto the PMC and having my grandfather passing away from cancer gave me an opportunity to ride with a purpose," Cote said.

Following Cote's inaugural PMC ride, the one-day trip from Sturbridge to Bourne, he would then ride again in 2005 and 2013 riding Sturbridge to Provincetown over two days. This year he is back to the same one day ride he took part in during his first PMC, due to procrastination on his part.

The original ride was an eye opener for the Hopedale native, who actively rode mountain bikes in his younger years.

"It was defiantly an awakening and the furthest distance that I had ever done," he said. "I had rode mountain bikes, but the PMC was 109 miles that day and although I was happy with my day, I knew that I would need a lot more training if I was to do this again,"

According to Cote, The Pan



Mass Challenge is just that and lives up to its name. Riders need to know that the mental aspect takes a toll on you as well as trying to fight through the pain as you ride.

After riding two more years with the EMC group, Cote found himself in the midst of making a career change around 2017; he was leaving the Tech Industry to become a firefighter.

year's PMC.

"I was hesitant at first and waited too long to make my decision, that's why I am only doing the one-day ride," Cote said. "The professional firefighters have a much stronger presence in the community and it made it a little easier to fundraise and the camaraderie to do it once again was overwhelming."

It was here that he happened across someone of the PFFM (Professional Fire Fighters of Massachusetts) team that wanted him to ride with them in this

While he will still be riding to support cancer, riding with his new team has a different perspective on cancer and what they want their fundraising to go to.

"This team is focusing on fire cancer. All of our funds will be going to a physician studying cancer in firefighters, that's over \$100,000 to one person's research," he said. "By researching the cancer in firefighters gives us the opportunity to have longer careers. It is awesome that we have a direct tie."

Along with his newfound firefighter family Cote jumped on his bike once again to honor his grandfather, but unfortunately he will also be riding for a very dear childhood friend (Chris) who earlier this year was diagnosed with Stage 4 Esophageal Cancer, despite having never

smoked a day in his life. Chris was not only Cote's best man at his wedding, but his daughter's godfather.

"It was a gut punch and a bitter pill to swallow," Cote said. "I just want to see him get through this and the PMC is by far head and shoulders above any other fundraising event."

Despite the PMC being a grueling event for the riders at times, it's the people along the routes that give them the encouragement they need to keep trudging along.

"When you're on the bike it's a party on wheels. Publicity is such a different animal when you're out there grinding out those miles," he said. "Seeing all the people cheering and pushing you is a direct feedback to pump you up and keep you going although you may be hurting."

Living Healthy

Debunking Common Myths in Eye Care

By ROGER M. KALDAWY, M.D.
MILFORD FRANKLIN EYE CENTER

When it comes to eye health, myths and misconceptions abound, often leading people to adopt unnecessary or even harmful habits. From the belief that carrots significantly improve vision to the notion that sitting too close to the TV damages eyes, it's time to set the record straight. Here, we debunk some of the most common myths in eye care and provide evidence-based advice to help you maintain optimal eye health.

Myth 1: Carrots Improve Your Vision

One of the most persistent myths is that eating carrots can vastly improve your vision. While carrots are indeed rich in vitamin A, which is essential for eye health, they do not possess magical vision-enhancing properties. Vitamin A helps maintain healthy vision, especially in low light conditions, but it won't correct vision problems such as

myopia or hyperopia. A balanced diet with a variety of fruits and vegetables is more beneficial for overall eye health.

Myth 2: Reading in Dim Light Damages Your Eyes

Many of us were warned as children that reading in dim light would harm our eyes. However, this is not true. While reading in low light can cause eye strain and temporary discomfort, it does not cause any long-term damage to your eyes. To reduce eye strain, ensure that your reading area is well-lit and take regular breaks.

Myth 3: Sitting Too Close to the TV Will Ruin Your Eyes

Another common myth is that sitting too close to the television can damage your eyes. While it might cause temporary eye strain or fatigue, there is no evidence to suggest that it leads to permanent eye damage. Modern televisions emit less radiation than older models, making this concern even less relevant today.

However, it's always a good idea to maintain a comfortable viewing distance to avoid eye strain.

Myth 4: Wearing Glasses or Contacts Will Weaken Your Eyes

Some people believe that wearing glasses or contact lenses will cause their eyes to become dependent on them and weaken over time. This is not true. Corrective lenses improve vision by compensating for refractive errors, and they do not affect the physical health of your eyes. In fact, wearing the correct prescription can help prevent headaches and eye strain.

Myth 5: Blue Light from Screens Is Dangerous for Your Eyes

With the rise of digital device usage, many products have emerged claiming to protect your eyes from the harmful effects of blue light emitted by screens. However, the evidence supporting the effectiveness of blue light-blocking glasses is lacking. Several studies suggest that blue



light-blocking glasses do not significantly improve symptoms of digital eye strain. The American Academy of Ophthalmology does not recommend any special blue light-blocking eyewear for computer use. Instead, focus on taking regular breaks, practicing the 20-20-20 rule (every 20 minutes, look at something 20 feet away for 20 seconds), and adjusting your screen's brightness to reduce eye strain.

at every stage of life. Conditions such as digital eye strain, dry eye, and even cataracts can affect younger individuals. Protecting your eyes from UV rays, maintaining a healthy diet, and having regular eye exams are important habits for people of all ages.

Myth 9: Sunglasses Are Only for Sunny Days

Sunglasses are often viewed as a summer accessory, but they are important year-round. UV rays from the sun can damage your eyes even on cloudy days. Wearing sunglasses that block 100% of UV rays can help protect your eyes from harmful effects such as cataracts and macular degeneration. Choose sunglasses that offer full protection and wear them whenever you are outdoors.

Myth 10: A Cataract Must Be 'Ripe' Before It Is Removed

False. With older surgical techniques, it was thought to be safer to remove a cataract when it was "ripe." With today's modern surgical procedures, a cataract can be removed whenever it begins to interfere with a person's vision and activities.

Myth 11: Eyes Can Be Transplanted

False. Medical science has no way to transplant whole eyes. Our eyes are connected to the brain by the optic nerve. Because of this, the eye is never removed from its socket during surgery. The cornea, the clear front part of the eye, has been successfully transplanted for many years. Corneal transplant is sometimes confused with an eye transplant.

Myth 6: Eye Exercises Can Cure Vision Problems

Various eye exercises are often touted as remedies for conditions like nearsightedness or astigmatism. However, there is no scientific evidence to support the claim that eye exercises can correct these refractive errors. These conditions are caused by the shape of the eyeball or the cornea and cannot be altered through exercises. If you have vision problems, consult an eye care professional for appropriate corrective measures such as glasses, contact lenses, or surgery.

Myth 7: You Don't Need an Eye Exam If You Have Perfect Vision

Even if you have perfect vision, regular eye exams are crucial. Eye exams can detect early signs of diseases like glaucoma, macular degeneration, and diabetic retinopathy, which may not present symptoms until significant damage has occurred. Regular check-ups can help prevent vision loss and ensure early treatment if necessary.

Myth 8: Only Older Adults Need to Worry About Eye Health

While it is true that the risk of many eye diseases increases with age, eye health is important

Optical Shop On-Site

MILFORD - FRANKLIN

EYE CENTER

Saturday & After Hours Available

WORLD-CLASS SURGICAL FACILITY - NO OR FEE CHARGE

ANESTHESIOLOGISTS ARE PRESENT FOR ALL SURGERIES

BOOK YOUR BACK-TO-SCHOOL EYE EXAMS

NEW PATIENTS RECEIVE A FREE PAIR OF SELECT GLASSES

Roger M. Kaldawy, M.D.

Jorge G. Arroyo, M.D.

Dan Liu, M.D.

Michael R. Adams, O.D.

Shalin Zia, O.D.

Donald L. Conn, O.D.

Dr. Purvi Patel, O.D.

SMILEFORVISION.COM

FRANKLIN OFFICE
750 Union St.
508-528-3344

MILFORD OFFICE
160 South Main St.
508-473-7939

MILLIS OFFICE
730 Main St.
508-528-3344

SURGERY CENTER MILFORD
145 West St.
508-381-6040

Moody's Ratings Assigns Aa3 to Hopedale, MA's GO Bonds; Confirms Outstanding Ratings

The Town has just completed its 5-year ratings review conducted by Moody's, one of the primary credit agencies tasked with ascertaining credit worthiness for municipalities in the Commonwealth, and one of the big three credit rating agencies renowned globally (Moody's;

Standard & Poor's; Fitch). Municipal credit ratings impact our ability to bond projects and receive favorable rates and indicate to the public a general financial health snapshot as to where the Town's strengths, weaknesses, and opportunities lie. The Town of Hopedale has remained stable in its Aa3 rating since being upgraded in 2010 from an A2. From Moody's:

Obligations rated Aa are judged to be of high quality and are subject to very low credit risk.

During the last review conducted in 2019, Moody's noted in their press release that the Town's

financial position had "weakened somewhat in recent years," indicating the possibility for poor future outlook and potential future downgrade.

Beginning in 2023, Interim Town Administrator Jeff Nutting started to make concentrated efforts to improve the Town's financial position, and with the support and vote of the Town, was able to pass a substantial override. Continuing that momentum, my administration – directed by the

Selectboard, has worked to improve the Town's position by: strengthening financial policies and procedures and internal controls; improving our finance team through the hiring of a new

Treasurer/Collector and in-house Accountant; paying off short term Bond Anticipation Notes (BANs) and other debt; implementing medium and long range capital planning; eliminating the use of free cash to bal-

ance the operating budget for the first time in more than two decades; fixing a systemic health-care premium issue that had long been identified as a financial liability; investing in targeted capital projects to maintain the town's assets appropriately.

Moody's new Rating Action press release was issued July 25, 2024.

As the new press release from Moody's reflects, hard work has begun to pay off; there is no mention of a weakened financial position; rather, the new release states that the town presently has a positive outlook, noting new growth and a liquidity level that compares well to similarly situated municipalities. Specifically, Moody's 2024 Hopedale scorecard notes:

MOODY'S RATINGS

continued on page 14

EYES

continued from page 12

Myth 12: Laser-Assisted Cataract Surgery Is the Same as Traditional Cataract Surgery

False. The five best-ranked eye hospitals in America offer bladeless laser-assisted cataract surgery. We do too. Bladeless cataract surgery aims for better precision, more safety, and excellent outcomes. The laser's advanced precision and ability to correct astigmatism translate into a better likelihood of seeing well without glasses following cataract surgery. The same laser breaks up and softens the cloudy cataract, so less ultrasound is needed to remove it. Less ultrasound translates into less energy used inside the eye and clearer corneas, which helps produce better vision on the first day after surgery. This becomes even more critical if you have a weak cornea or a small eye with a dense cataract.

Dispelling eye care myths is crucial for maintaining good eye health. Instead of relying on hearsay, base your eye care prac-

tices on scientific evidence and professional advice. Regular eye exams, a balanced diet, proper eyewear, and good screen habits are the cornerstones of healthy vision. By understanding and debunking these common myths, you can take better care of your eyes and enjoy clear vision for years to come.

Our eye center and ophthalmologists have state-of-the-art equipment to diagnose and treat almost any eye problem. At Milford-Franklin Eye Center, we continue to serve our communities with state-of-the-art eye care, surgery locally in Milford, and glasses and contacts. With three offices in Franklin, Milford, and Millis, a dedicated surgery center in Milford, and a 50-staff practice ready to help, there is no need to travel hours for your eye care or surgery. We are the area's leading eye care practice. Give us a call or book your appointment online.

For more details, see our ad on page 12.

Sponsored articles are submitted by our advertisers. The advertiser is solely responsible for the content of this article.

Hey Ladies ...

looking for **wide** shoes?

Sizes 6.5ww - 11ww, also 12m

End of Summer Special

Great comfort.
Walking Cradle sandal
for \$59
Regular \$139

EXPIRES 10/01/2024



The Forgotten Foot

"It's Worth the Trip!"

1255 Worcester Road, Framingham
Hours: Mon. - Sat. 11 a.m. - 6 p.m. • Sun. 12 - 4 p.m.

508-879-3290

Checking with all the benefits.

High-yield. High-tech. High-satisfaction.

e by UniBank Checking

2.99% APY¹

Balances less than \$15,000

2.99% APY¹ - **1.20%** APY¹

Balances \$15,000 and above

Basic Rate of Interest

0.01% APY¹

On entire balance when minimum requirements are not met



Scan to open an account online or visit any UniBank branch! Find your nearest branch at unibank.com/locations.

UNIBANK

www.unibank.com
800.578.4270



MEMBER FDIC ¹Annual Percentage Yields (APYs) effective as of 9/1/2024 and subject to change at any time after the account is open. The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change. The APY range assumes a maximum deposit of \$50,000 for illustration purposes only. Fees may reduce earnings. The account does not have a maximum deposit limit. Refund of domestic ATM surcharge transaction fees are capped at \$25.00 per statement cycle. Non-UniBank ATM Surcharges are those fees charged by the bank that owns the non-UniBank ATM used. If the eligibility requirements are not met the account will earn a lower interest rate and corresponding APY and will not be eligible for refund of ATM surcharge transaction fees. Minimum balance of \$10 to open the account. Limit one account per customer holding position of primary account holder. Other restrictions may apply.

- In order to be eligible for the disclosed Tier I and Tier II interest rate, Annual Percentage Yield (APY), and refund of domestic ATM Surcharges the following conditions must be met in a given statement cycle.
- A minimum of 8 posted and settled debit card purchase transactions during the statement cycle. Not all purchase transactions post or settle on the day they occur.
- Active enrollment in e-statements – you must sign into your online banking account at least once every 12 months to keep enrollment active.

MOODY'S RATINGS

continued from page 13

Hopedale's financial position will remain stable, supported by modest operating surpluses and conservative management practices. New administration has bolstered some of the town's financial practices, including development of a five-year capital plan and the cessation of using free cash to balance budgets.

This demonstrates that, with the improvements put in place, we are headed in the right direction.

I would specifically like to thank the Town Treasurer/Collector Tom Merolli, Town Assessor Cheryl Hanly, and Town Accountant James Barron who have worked together tremendously over the past months to be able to strengthen and streamline

the Town's financial processes through the aforementioned efforts.

These press releases and

were asked to make a difficult decision to pass an override; it is now our mission, through improved services and investments back into the community, to

continue balanced to modestly positive operations. The town additionally benefits from some new development and a strong resident base, as evidenced by the high resident incomes and full value per capita. Leverage and fixed costs are manageable inclusive of future capital plans. These strengths help mitigate the town's relatively low reserve levels and somewhat limited operational size.

Credit strengths

- » High resident incomes and full value per capita
» Manageable leverage and fixed costs
» Conservative budgetary practices
» Reserves below similarly-rated municipalities
» Somewhat limited operational size, net Board of Education activities

Rating outlook

Moody's does not assign outlooks to local governments with this amount of debt outstanding.

- » Maintenance of available fund balance in excess of 30% of revenue
» Reduction in long term liabilities

abilities

Factors that could lead to a downgrade

» Operational imbalances resulting in reserves falling and remaining below 10% of revenue

Bureau, Hopedale (Town of MA's financial statements and Moody's Ratings, US Bureau of Economic Analysis

Profile

The town of Hopedale is located in Worcester County in southeastern Massachusetts, approximately 30 miles southwest of Boston.

Detailed credit considerations

The local economy of Hopedale will remain stable, supported by new development and strong resident incomes. A new distribution warehouse and storage unit complex will be added to the town's tax rolls in 2025 and 2026, with the warehouse alone projected to increase revenue by \$1 million. There's also a former mill site that is ready for development that has garnered interest. Residential development is limited, constrained by the town's small geographic size of five square miles. Population is stable and resident incomes typically

MOODY'S RATINGS

continued on page 15

MOODY'S RATINGS

CREDIT OPINION

25 July 2024

Send Your Feedback

CONTACTS: Kate Tomaszewski, Analyst, kate.tomaszewski@moody.com

Thomas Jacobs, Senior Vice President/Manager, thomas.jacobs@moody.com

CLIENT SERVICES: Americas, 1-212-553-1653; Asia Pacific, 852-3591-3077

Japan, 81-3-5469-4100; EMEA, 44-20-7772-5454

Town of Hopedale, MA

Update to credit analysis

Summary: The town of Hopedale, Massachusetts (Aa3 issuer and GOLT) credit profile is supported by the recent implementation of stronger budgetary practices, which should enable the town to continue balanced to modestly positive operations.

Credit strengths: » High resident incomes and full value per capita
» Manageable leverage and fixed costs
» Conservative budgetary practices

Credit challenges: » Reserves below similarly-rated municipalities
» Somewhat limited operational size, net Board of Education activities

Rating outlook: Moody's does not assign outlooks to local governments with this amount of debt outstanding.

Factors that could lead to an upgrade: » Maintenance of available fund balance in excess of 30% of revenue
» Reduction in long term liabilities

Factors that could lead to a downgrade: » Operational imbalances resulting in reserves falling and remaining below 10% of revenue
» Contraction of local economy

Table with financial data for 2019, 2020, 2021, 2022, and All Medium. Includes metrics like Total Revenue, Total Expenditures, and Debt Service.

demonstrate to them every day that it was a worthy endeavor.

Sincerely, Mitch F. Ruscitti, Town Administrator

Summary

The Town of Hopedale, Massachusetts' (Aa3 issuer and GOLT) credit profile is supported by the recent implementation of stronger budgetary practices, which should enable the town to

Hopedale Mini-Storage

Storage For All Your Needs

Located at 6 Business Way in Hopedale



(508) 478-6996 or (888) 317-4910

Open 7 Days a Week
Security Fence & Lighting
Month-to-Month Leasing
Commercial & Residential
Three Unit Sizes
Insurance Available

MERCURY RECOVERY PROGRAM

Mercury is an element that can be harmful to human health and the environment if not disposed of properly.

Mercury is found in products such as:



Thermostats



Thermometers



Mercury Switches



Fluorescent Lamps

Please contact your local Board of Health or Department of Public Works for information on where to safely dispose of these items.

SPONSORED BY



MOODY'S RATINGS

continued from page 14

exceed 150% of the US median, reflecting a strong foundation for town operations.

Hopedale's financial position will remain stable, supported by modest operating surpluses and conservative management practices. Newer administration has bolstered some of the town's financial practices, including development of a five year capital plan and the cessation of using free cash to balance budgets. At the close of fiscal 2023, per the town's draft audit, the town held \$4.2 million in available fund balance, equal to 10.3% of revenue. This represents a year-over-year decline of \$1.5 million that is entirely attributable to a deficit unassigned position among non-major governmental funds as opposed to an operational imbalance. The town achieved modest surpluses across all of its governmental and business-type (water and sewer) funds.

Preliminary estimates for fiscal 2024 show a \$645,000 positive variance in revenue to expenditures, which management will

put towards its reserves, including its capital stabilization fund. Revenue growth from new development is projected for 2025; there were

This publication does not announce a credit rating action. For any credit ratings referenced in this publication, please see the issuer/deal page on <https://ratings.moody.com> for the most updated credit rating action information and rating history.

No significant changes in expenditure composition as compared to prior budgets. In addition to eliminating free cash appropriations in budgets, the town also includes a \$30,000 contingency reserve for overruns that has gone unutilized so far.

Hopedale's leverage is manageable as future issuances are fairly limited. The town has about \$6 million in unissued authorization that will finance water treatment plant PFAS remediation upgrades and land conservation projects. Management typically adds a 12% to 15% contingency to its capital project estimates to account for any market changes or overruns, providing further insulation of the town's financial and debt position.

Real Estate Corner

Recent Home Sales

Date	Hopedale	Amount
08/22/2024	6 Bancroft Park	625,000
08/21/2024	49 Laurelwood Drive	430,000
08/16/2024	266 S Main Street	435,000
08/14/2024	11 Hopedale Street	652,000
08/13/2024	4 Malquinn Drive	450,000

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











The 3-bed, 3-bath, 2,411 square foot house at 11 Hopedale Street in Hopedale recently sold for \$652,000. Image credit: www.zillow.com

Looking to advertise in our Real Estate Corner?

Contact Susanne: 508-954-8148

sue@sodellconsult.com

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

Monday	Tuesday	Wednesday	Thursday	Friday
<p>2</p>  <p>CLOSED FOR LABOR DAY</p>	<p>3</p> <p>9:00 am Yoga with Crystal</p> <p>12:30 pm Mah-Jongg</p> <p>12:30 pm Bridge</p>	<p>4</p> <p>1:00 pm Cribbage</p>	<p>5</p> <p>10:00 am Watercolor Classes</p> <p>1:00 pm Tai Chi</p>	<p>6</p> <p>12:00 pm Senior Center closes</p>
<p>9</p> <p>9:00 am Free Panera</p> <p>9:00 am Bridge</p> <p>10:00 am Low Impact Exercise</p> <p>12:00 pm Mah-Jongg</p> <p>12:30 pm BINGO</p>	<p>10</p> <p>9:00 am Yoga with Crystal</p> <p>12:30 pm Mah-Jongg</p> <p>12:30 pm Bridge</p> <p>1:30 am Grocery Shopping</p> <p>Errand Van Available </p>	<p>11</p> <p>10:00 am Low Impact Exercise</p> <p>11:00 am Meditation</p> <p>12:30 pm Literature</p> <p>1:00 pm Cribbage</p>	<p>12</p> <p>No Watercolor Classes</p> <p>11:00 am Free Informational Mini Meditation Practice</p> <p>1:00 pm Tai Chi</p> <p>Errand Van Available </p>	<p>13</p> <p>10:00 am Strength and Balance</p> <p>12:00 pm Senior Center closes</p>
<p>16</p> <p>9:00 am Free Panera</p> <p>9:00 am Bridge</p> <p>10:00 am Low Impact Exercise</p> <p>12:00 pm Mah-Jongg</p> <p>12:30 pm BINGO</p>	<p>17</p> <p>9:00 am Yoga with Crystal</p> <p>12:30 pm Mah-Jongg</p> <p>12:30 pm Bridge</p> <p>3:00 pm Dance</p>	<p>18</p> <p>9:30 am Nurse Clinic</p> <p>10:00 am Low Impact Exercise</p> <p>11:00 am Meditation</p> <p>12:30 pm Literature</p> <p>1:00 pm Cribbage</p> <p>6:30 pm Medicare 101 Seminar</p>	<p>19</p> <p>No Watercolor Classes</p> <p>12:00 pm Senior Center BBQ  </p> <p>1:00 pm Tai Chi</p>	<p>20</p> <p>10:00 am Strength and Balance</p> <p>12:00 pm Senior Center closes</p>
<p>23</p> <p>9:00 am Free Panera</p> <p>9:00 am Bridge</p> <p>10:00 am Low Impact Exercise</p> <p>12:00 pm Mah-Jongg</p> <p>12:30 pm BINGO</p>	<p>24</p> <p>9:00 am Yoga with Crystal</p> <p>12:30 pm Mah-Jongg</p> <p>12:30 pm Bridge</p> <p>1:30 pm Grocery Shopping</p> <p>3:00 pm Dance</p> <p>Errand Van Available </p>	<p>25</p> <p>10:00 am Low Impact Exercise</p> <p>11:00 am Meditation</p> <p>12:30 pm Literature</p> <p>1:00 pm Cribbage</p>	<p>26</p> <p>10:00 am Watercolor Classes</p> <p>12:00 pm Lunch at Senior Center</p> <p>Entertainment: The Greatest TV Sitcoms</p> <p>1:00 pm Tai Chi</p> <p>Errand Van Available </p>	<p>27</p> <p>10:00 am Strength and Balance</p> <p>12:00 pm Senior Center closes</p>
<p>30</p> <p>9:00 am Free Panera</p> <p>9:00 am Bridge</p> <p>10:00 am Low Impact Exercise</p> <p>12:00 pm Mah-Jongg</p> <p>12:00 pm Lunch at Senior Center</p> <p>12:30 pm BINGO</p> <p>1:00 pm Medicare 101 Seminar</p>				

ENTER TO WIN TWO GENERAL ADMISSION TICKETS!



Southwick's Zoo

Winter Wonderland

New England's Premier Holiday Lights Display

TWO WAYS TO ENTER!

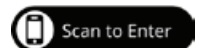
Winners will be chosen at random and notified by phone or email. Tickets are for entrance to Winter Wonderland display only.

Answer these two questions and send your response to: Our Town Publishing: CONTEST, 74 Main St., Suite 16, Medway MA 02053

1. What is your favorite animal or attraction at Southwick's Zoo? _____

2. What would you like to see more of in your local newspaper? _____

Name: _____ Phone: _____



OR



The Yankee Xpress
BLACKSTONE VALLEY Xpress

localtownpages

FREE PRESS

By entering this contest, you are providing consent for Southwick's Zoo and Our Town Publishing (the publishers of The Yankee Xpress/Blackstone Valley Xpress, Free Press and the newspapers of Local Town Pages) to contact you via phone or email for this promotion or upcoming promotions. Only one winner per household. Cannot be an employee or family member of Southwick's Zoo or Our Town Publishing to win.

FINANCING AVAILABLE

- 12 Months
- No Interest
- No Payments
- Free Estimates
- Get Instant Estimate Online @ <https://robertevansjrinc.com/>

Or Call

508-877-3500

Millis, MA 02054

Fully Licensed & Insured

CSL 056746

HIC 108807

\$500 OFF Full Roof Replacement

On 28 Square Feet or More

Exp. September 30, 2024 • Offers May Not be Combined

ROOFING • SIDING • WINDOWS



Lifetime Roof Guarantee

Get a FREE Upgrade to a



Lifetime Guarantee

Exp. September 30, 2024

Offers May Not be Combined



ROOFING, SIDING, WINDOWS & MORE

EST. 1992

