

How Many Security Breaches Do We Have to Put Up With?

BY JANET STOICA
jstoica@TheYankeeXpress.com

I swear if I receive one more business letter advising me that my personal information has been stolen I will lose my mind. Just this week I received another informational “courtesy letter” from a local hospital’s computer software vendor advising me that their computer systems had been hacked and that all my personal

hospital’s entire patient/customer file system has been electronically carted away. It was simply given away. Does the software company care? Maybe, because it shows how vulnerable they were, but why should they? It’s no big deal. Happens every day, doesn’t it? They all react instead of acting to prevent this type of situation.

Just like gun violence. We’ve become so inured to it that it’s a common everyday occurrence.

so you can forever use that as an excuse when trying to apply for a future loan or credit card.

When I received my latest security breach letter, I was amazed and rip-snorting angry. Why is this still happening? Why indeed. Oh yes, and thank you so very much for providing me with a credit-monitoring service for the next two years. I have so many of these free offerings from hospitals, health-care companies, hacked credit card accounts, etc. that they must all be piggy-backed upon each other until the end of time.

What makes a company not ensure that its software is fully protected from dark webbers and other scam artists who want access to your personal info?? This is absolutely ridiculous! I guess they can pay their CEOs gigantic salaries, bonuses, and stock options and to heck with protecting their customer’s/patient’s information. If they had purchased and installed iron-clad protection software they wouldn’t have to give us free credit-monitoring services after the breach. It certainly doesn’t cost these companies very much to give us credit-monitoring services vs. paying for a strong firewall. Oh, they’re just saving their stockholders’ money. They simply don’t want to pay for an A+ rated firewall that would prevent these sinister con artists from accessing our information.

And, yes, I’m going to say this ...

SCAMMERS

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and health information had been stolen by a group on the dark web. The information taken was my name, address, social security number, driver’s license number, and health information.

That’s all, just all my personal information. No big deal, right? That’s right. Who cares if the devils minds of foreign-paid computer geeks half-way around the world have found a glitch in the hospital vendor’s (or insert any company’s name here) software system? The

Whatever! We have accepted that all of our personally identifiable information is now in the hands of whoever wants to pay for it so they can check out the easiest names to use and can now open charge accounts, take loans, and basically ruin our credit ratings so we are reduced to crazed idiots trying to repair our good credit scores.

If course, if your credit score is in the dumper anyway, you’re probably glad to have your personal information compromised

Residents Encouraged to Remember Needy Site Work Started on Sturbridge Road

BY JANET STOICA
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Charlton Town Administrator Andrew Golas spoke about not forgetting the neediest of our society this holiday season by referring to the town’s “CHIP IN” program (Charlton Helping Its People In Need).

“In anticipation of the upcoming holidays, we encourage our residents to give back to our neediest by supporting our food pantry CHIP IN. The emergency food pantry is open to Charlton and Dudley residents in need of food assistance and is located to the back of Town Hall. Food applications are required and a visit to the facility offers assistance,” he said.

Residents can bring suggested donations of meats, dairy, grains and produce, both canned and fresh. Monetary as well as food donations are greatly appreciated. Additionally, if you would like to volunteer a few hours monthly, your time would be greatly appreciated. Volunteering would be a wonderful family activity teaching the importance of not only volunteering but also assisting a very worthy cause.

Darlene Emco-Rollins is Executive Director and looks forward to large and small donations from community members. Emco-Rollins has operated the food

pantry for over 20 years and is to be commended for her dedication and service.

The food pantry is located at 37 Main Street in Charlton. Hours of operation are on the third Saturday of every month from 9 a.m. – 12 p.m., phone: 508-248-3292. Their website is: www.charltonfoodpantry.org.

Route 20 Warehouse

In other news, site work has officially begun at a new warehouse location 241 Sturbridge Road (Route 20). The tenant has not been identified but the project was approved by Charlton’s Planning Board in 2021. The town website states that the project involves the construction of a 1.4 million square foot single-story high-bay warehouse with 30,000 square feet of office space, 210 loading bays, 500 parking spaces, 250 trailer storage spaces, a storm water management system and water and sewer infrastructure.

The plans also include off-site roadway improvements on Route 20 including a signalized intersection at the site driveway, widening of Route 20 to add turning lanes on the east and westbound approaches to the intersection and the

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Webster Board of Health’s Food Drive a Great Success

BY JANET STOICA
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On Saturday, November 16, with many thanks to Webster’s Price Chopper Market, the Webster Board of Health conducted an additional food drive benefiting the Webster-Dudley Food Share located in Webster.

“It was great weather for being at our outside table,” said Camille Griffin, Webster’s Health Director. “We

offered printed flyers to shoppers entering the market detailing the basic food needs as suggested by the Webster-Dudley Food Share group and shoppers responded very generously as they exited the store.” Also in attendance was Eileen Alexander, Webster’s Regional Community Health coordinator.

“We had already been running our own Board’s food drive for the month which began on November 1 and ended on November 22 and

coordinating it with an outside public display helped us reach a higher food goal for those in need in our community,” noted Griffin. “We are grateful for and appreciate the generosity of those who donated. It was wonderful to see the community coming together to help those in need.”

Items collected were cooking oils, coffee, pasta, cereal, rice, peanut butter, canned meats and canned fish. Additional pantry items had been

dropped off at the Webster Health Department during regular business hours Monday through Friday.

All donations were given to Webster-Dudley Food Share, Inc. for the benefit of those in need. The Food Share site is located at the United Church of Christ, 4 Church Street, Webster. The site is open twice weekly. Phone: 508-943-9171.

Kudos to Ms. Griffin and Ms. Alexander for their kind and caring efforts as well as their time.

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extension of a culvert conveying McKinstry Brook under Route 20 to accommodate the widening of the road.

The 221 acres of industrial-zoned land was purchased for \$8.5 million by GFI Partners from Greenhill Realty Trust. GFI

SCAMMERS

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the Federal and State governments should make iron-clad protection software mandatory for every institution and company that operates in the United States. Just like auto insurance, software theft prevention should be absolutely mandatory. It's too bad there aren't responsible companies out there who

Partners is a full service real estate developer, operator and investment manager headquartered in Boston with many projects across the country as well as Worcester County.

The site is near the newly constructed 100-foot-tall, 2.8-million-square-foot Amazon First Touch Robotics Sortation Center at 53 Sturbridge Road. Tree House Brewing is between the two indus-

trial sites.

GFI owns and operates industrial properties around the country, mainly in Massachusetts, including the 630,000-square-foot home of Imperial Distributors in Worcester, built on the site of a former U.S. Steel manufacturing facility in the Quinsigamond Village neighborhood.

are pro-active and secure. There should be huge fines and penalties for those ignorant boards of directors who only care about their personal stock and pocketbooks—and I mean BIG fines. Like \$5 million each time a compromise happens. Maybe that will wake them up and their stockholders will cry foul but to heck with them. They've obviously invested in a company that only cares for its own interests and how it can payback its investors. Fie on them and the horse they rode in on!

Here are two small free activities you can do to protect yourself immediately:

Freeze your credit information with the 3 major credit bureaus. This will prevent any inquiries to your credit history. You will be asked to provide a password and answer security questions that only you would know the answers to. It's easy and worth the peace of mind to do so. www.transunion.com www.experian.com www.equifax.com When you access these sites, the companies will ask you to pay for an upgrade, just use the free service. Don't forget, however, that if you apply for a credit

card, loan, mortgage, etc., you will have to quickly go online and un-freeze your accounts so your credit history will be viewable. You can use their provided calendar to request the length of time to un-freeze.

With the influx of foreign military software (originally meant for military tracking apps but now being sold internationally) enabling direct spyware to be placed on everyone and anyone's cellphones, be sure to reboot (shut down & restart) your cellphone daily. If the government decides to use these tracking and cellphone reviewing apps, your cellphone is in for a workout and you won't even know it. Your Fourth Amendment rights are being chipped away daily and until our Senators and Representatives pass strong legislation preventing government software from implanting itself into your cellphone, doing a daily reboot can be extremely beneficial to you. It's not 100% effective but definitely disrupts malware from running in the background and tracking you.

Maybe it's time to return to landlines ... Verizon are you still there?

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UniBank – Woven into the Fabric of the Blackstone Valley Community for over 150 Years

BY JENNIFER RUSSO

The history of banking goes back to ancient times, as a way of securing the funds of the community, but also strategically using assets to build it to a greater potential. More than just a system of dollars and cents, banking was really about ensuring that the people had what they needed to thrive, investing in the local economy and providing stability through jobs and other area programs.

Now, with more modern systems in place, many banks have seemingly lost that original idea – that sense of community and an individualized touch. UniBank stands apart in this regard, with their priority being local families, businesses, non-profits, and employees.

“The vast majority of our employees live in the Blackstone Valley area, and we believe in supporting our local residents and merchants because that is who our employees are and who they engage with in their daily lives. Wherever an institution’s headquarters is tends to be where the focus and attention is paid,” shares UniBank CEO Michael Welch.

“We are intimately involved with

Business spotlight

the community we are in. With our headquarters right here in the Blackstone Valley, our future focus is always going to be here, even as we expand. We are very mindful in that we do not want to become a “big bank” headquartered in a large metro area. We want to support those living and working in our neighborhoods.”

UniBank, which has been serving the community for over 150 years, takes pride in being one of the bigger employers in the area, while embracing the personalized attention and recognition that every customer is important – from a family opening a first checking account for their child to a business looking for a \$20 million construction loan. They enjoy getting to know the people they serve and growing with them, holding fast to the belief that true success is shared.

“As people bank with us, ev-



erything goes right back into the community. We are not considered a stock bank, so we don’t have an obligation to serve any shareholders – our mission has only ever been to serve this area. We stand by the idea that by doing good, everybody does well,” says Welch.

And they certainly do good. Along with offering various types of banking for individuals and businesses, investment guidance, competitive loan rates, and IRAs, UniBank is a supporter of the Whitin Community Center in Whitinsville, Uxbridge’s First Night celebrations, local homeless shel-

ters, churches of all denominations, local libraries, The Boy Scouts and Girl Scouts, youth athletic organizations, and more. They are also a founding partner of the Worcester Red Sox (WooSox).

UniBank will soon be opening a new full-service branch across from Polar Park in Worcester, so they can help provide services to those in an area that is in an era of revitalization, fostering even more growth opportunities there.

Being native to the Valley area himself, Welch considers the bank and everyone it serves a family.

“Because we are local, people

have direct access to the decision-makers at the bank, which I know is unusual, but I really think it makes all the difference,” he shares. “We live here too, and we care about everything our customers care about. We also want to see our community thrive and we are extremely proud to empower everyone to achieve their goals, whatever that looks like for them.”

Learn more about UniBank, their mission, community outreach, and the services they provide by visiting their website at <https://www.unibank.com/>

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The Nest is Gladys Kelly Library's New Small Business Incubator

BY JANET STOICA
jstoica@TheYankeeXpress.com

Small businesses in the greater Webster area now have a new community connection to polish up their fledgling ventures.

"The Nest is the name of our small business incubator that will serve as a connection for entrepreneurs and small business owners who are looking for assistance in growing their businesses," said Sondra Murphy, Director of the Gladys E. Kelly Library. "The co-working space is located on our second floor where we have provided work tables with re-

tractable divider screens which is perfect for laptop work. The idea is to bring new concepts to life. The name also carries the theme of new life as the library brings forth fresh energy each spring for patrons who watch chicks hatch in the main floor's display area. It's a community connection."

The Nest's grand opening was held on Monday, November 18, with approximately 40 people in attendance including Lyndsay Forbes of the Mass. Board of Library Commissioners; Richard Franas, Chair of the Board of Library Trustees; Rick LaFond, Town Administrator; State Sen.



Ryan Fattman; and State Rep. Joseph McKenna as well as selectmen, library trustees, local business owners. Jess Sabine, owner of The Rose Room, provided refreshments; and Renak Photography provided free professional business photos to approximately 15 small business owners.

The Nest offers legal services pro bono through local attorney, David Dupont. Mr. Dupont will assist with questions on establish-

ing new businesses. The Nest's next three monthly workshop meetings are booked which is a sure sign of keen interest. Workshops will offer small business guidance and assistance.

"In addition to workshops, assistance kits are offered," said Murphy, "They include a green-screen kit for social media marketing, a ring light and light box for social media to sell items via online marketing, a heat press for making your own tee shirts and tote bags, audio-recording equipment for social media podcasting, a large format paper printer suitable for production of flyers, large posters, and banners for a minimal cost, and a vinyl plotter for printing and cutting stickers and decals." In the near future additional resources will include a large format laminator as well as a Meeting Owl device

which is a conference room webcam for hybrid meetings allowing a 360-degree view of all attendees along with a microphone and speaker setup.

Monthly workshops have already begun and registration is required for each workshop with a maximum of 20 attendees. Interested small business owners can access additional workshop and Nest information at the library's website: www.gladyskellylibrary.org

The Nest incubator evolved from the library's 2023 Strategic Plan. The plan allowed the library to become eligible for grants administered by the Massachusetts Board of Library Commissioners. The Commonwealth's adviser assisted the library in refining its goals toward the small business incubator. Grant funds were provided from The Institute of Museum and Library Services under the provisions of the federal Library Services and Technology Act administered by the Massachusetts Board of Library Commissioners. Funding was also provided by the Janet Malser Humanities Trust and furniture and furnishings were provided by the Library Trustees and Friends of the Gladys Kelly Library.

The Gladys E. Kelly Public Library is located at 2 Lake Street, Webster. Phone: 508-949-3880.

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Town Boards Meet to Share Information

BY PATTY ROY

Members of Charlton's town boards met on Nov. 19 to share information about their ongoing budgets and activities and give a "heads up" on future needs. It was a time to get a sum-

The town also anticipates an \$18.5 million expenditure for a new fire station. The vote to approve a debt exclusion (which will not permanently raise the tax rate) and loan authorization came at the town meeting and election in May 2024.

Recovery Plan Act (ARPA) funds to improve radio communications for public safety plus build a communications tower at Bay Path Regional Vocational Technical High School. The money will also fund the conversion from an analog to a digital radio system, said Golas.

Calling the state of the town "positive" Borowski, cautioned that "we have to remain vigilant. Don't forget it was just a few years ago we were facing overrides and a lot of difficult conversations."

Planning Board Chair Don Clay

said besides the two warehouses built in town recently, there are also several solar farms and an energy storage facility that were built. The energy storage projects in the area are getting bigger, Clay said, but there are no new solar farms planned, although the ones in town are still under development.

Several large subdivisions are still progressing through all phases of construction, he said. He expects construction will start in the spring on the subdivision of Route 31 by the depot.

Clay put in a plea or a new Master Plan committee. "We are looking for help from our citizens," he said.

The town has 45 square miles of land that is cheaper than land to the east of Route 495. The town will not stay the bucolic farmland that it has been for so long and it won't be what we want unless we work through the Master Plan and make changes, Clay said.

"We have to figure what we want to be when we grow up," he said.



mary of current conditions and new projects.

"It's an opportunity to look at the rest of our fiscal year, where we're in budget planning and where we want to go," Bill Borowski, Select Board chair told the group.

Overall, the town is in good shape, said Town Administrator Andrew Golas, with officials projecting \$800,000 in new growth based on a five year average. Once the town actually picked up \$2.5 million in new growth, he said, with

Most of that was accounted for by the LNG plant on Southbridge Road and the construction of the Amazon warehouse.

Free cash was certified by the state at \$3.2 million, up 1.8 percent. The town added \$724,000 to its Capital Stabilization Fund and the General Stabilization Fund stands at \$4.3 million, over its goal. Stabilization funds are often referred to as "rainy day" funds to guard against unexpected expenses.

The town also has over \$1 million in excess levy capacity, so it is in a very strong fiscal position, Golas said.

Both commercial and personal property have dominated new growth for the past four years, he said. There has also been a big spike in assessed values after 2021.

The construction design is 100 percent complete and is now before the Planning Board and Conservation Commission.

The town is currently awaiting state approval to acquire a property from the Dudley Charlton School District for the project which is required by Massachusetts General Law.

The project will be going out to bid soon with bids due by January 17, Golas said.

Also on a positive note, the Main Street sidewalk beautification project was funded to the tune of \$620,000 exclusively through the Community Partnership Funds from Amazon. About 1300 feet of sidewalk was repaired with an additional 600 feet added to connect the elementary school to the Charlton Public Library. There were also some added safety improvements along Main Street, he said.

Americans with Disabilities Act (ADA) improvements were made at Maynard Field for approximately \$437,000. This was partly done with a loan, but primarily from Community Partnership Funds from Amazon.

The library roof was repaired at a cost of \$252,000 taken from Free Cash.

The Public Safety Radio System, a multi-year \$1.3 million project used \$1.1 million in American

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Charlton Public Library December Events

For further details and to register for programs, please visit our website; charltonlibrary.org

PROGRAMS FOR ADULTS

Movies at the Library

All showings are on Tuesdays at 1 p.m. ONLY No registration required.

December 10 : LAST CHRISTMAS. 2019. Rated PG-13. Runtime 103 minutes.

December 17 : HOLIDAY INN. 1942. 101 minutes.

Threaded Together Fiber Arts Group (formerly Silver Needles Knit & Crochet Group)

Thursdays from 1-3 p.m. - Upstairs Reading Room No registration required

Bring your current project and relax with friends. All are welcome regardless of skill level.

Gnome Ornament Craft

Tuesday, December 10, 6 -7:30 p.m. & Wednesday, December 11, 10:30 a.m. -12 p.m.

Community Meeting Room

We're making gnome ornaments! Perfect for hanging up for decoration or tying on a package. This program is for adults and teens ages 13 and up. Registration is required.

Holiday Centerpiece Workshop with Bemis Farm

Saturday, December 7, 10-11 a.m. Registration and \$10 copay required (in person at Circ. Desk)

Tina Bemis returns to guide participants in creating a beautiful holiday centerpiece. Registration

is required in person along with a \$10.00 non-refundable co-pay (cash or check made out to Charlton Public Library). Please visit the adult circulation desk to register. Attendance limited to 16.

Friends of the Library Meeting

Tuesday, December 10, 3:30-4:30 p.m. Community Meeting Room

Monthly meeting of Friends of Charlton Public Library. All are welcome.

CPL Book Discussion - PERESTROIKA IN PARIS by Jane Smiley

Thursday, December 12, 6 - 7 p.m. Community Meeting Room - No registration

Books are available for checkout at the adult circulation desk one month prior to discussion.

Check library event calendar listing for Zoom link.

A Christmas Carol - Live Performance by Stephen Collins & Poornima Kirby

Saturday, December 14, 1- 2 p.m. Dexter Hall Registration requested

Join us for a funny, heartfelt journey through Charles' Dickens classic, A Christmas Carol. This 1-hour adaptation shows Ebenezer Scrooge's transformation from a grumpy, selfish misanthrope to a generous, wise and kindly man, full of the spirit of Christmas. This fast-paced, playful adaptation keeps the beauty and humor of Dickens' original text, interspersed with melodious Christmas carols, and even a lively English folk dance. Come warm your heart and ring in the holiday season with this refreshing take on a familiar tale!

Alzheimer's Caregiver Support Group

Thursday, December 19, 6-7:30 p.m. Community Meeting Room No registration required.

Led by experienced caregivers and offers information, resources, and strategies specific to caring for someone with Alzheimer's and other Dementias along with support for transitioning to different care settings. No registration

Co-sponsored by Tri-Valley and Charlton Public Library.

Death Cafe

Thursday, December 19, 6-7:30 p.m. Dexter Hall No registration required

A group-directed discussion of death with no agenda, objectives or course of action, no set conclusions and no judgment. Death Cafés provide a safe environment to gather, eat cake, drink tea or coffee, and enjoy open-minded conversation about dying and death. It is an opportunity to share, explore and question our own perceptions of death. It's not a bereavement session. Questions? Email kwalker4@mac.com.

A CULE Yule - 3rd Annual Holiday Ukulele Concert

Thursday, December 19, 6:30-7:30 p.m. Sibley Reading Area

Join us for our 3rd Annual CULE Yule Holiday Recital featuring our own Charlton Ukulele League Ensemble. Come and sing along or just listen. No registration. All are welcome! Light refreshments provided by Friends of the Charlton Public Library.

Saturday Acoustic Roots Jam

Saturday, December 21, 12-1:30 p.m. Community Meeting Room
An acoustic only music jam. Open to all 18+. From September through May the group meets at Charlton Public Library, and from June through August the group meets at an off-site location. Email Rich at Cule5632@gmail.com for more information.

Critical Thinking Discussion Group - THE PAIDEIA PROPOSAL by Mortimer J. Adler

Friday, December 27, 1-2 p.m. Sibley Reading Area (Main Floor) No registration required

No experience with critical thinking discussion groups is necessary. Books/materials are available for checkout one month prior to discussion. Questions? Email saga3@charter.net.

CHARLTON LIBRARY

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12 Days of Christmas Specials

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CHARLTON LIBRARY

continued from page 6

Charlton Seniors 2nd Annual New Year's Eve Celebration

Friday, December 27, 6 -8 p.m. Dexter Hall

The Charlton Public Library and Charlton Senior Center are teaming up to host our Second Annual New Year's Eve Celebration for our Seniors! Join us for some light refreshments and good conversation, and shake a leg to the sounds of the Mason Tyler Band! Seating is limited so advanced registration is required. Please register online (see our event calendar) OR by calling the Senior Center at 508-248-2231. For Charlton residents ages 60+. Please register by Dec. 13. After Dec. 13 available space will be opened to non-residents.

PROGRAMS FOR YOUTH

Me and My Mini with Sunflower Movement Therapy

Mondays, December 9, and 16 from 10:30-11:15 a.m. Community Meeting Room - Registration required. A 45-minute creative movement group for ages birth through 2.5 with a grown-up. Focused on adult and baby spending quality time together, fostering attachment, and baby interacting with others their age.

Wiggles & Giggles for Littles (YFCP)

Thursday, Dec. 12, 9:45-10:15 a.m. Community Meeting Room
Join the YMCA Family & Community Partnership for a free music and movement series created and facilitated by music teacher Laine Hanlon! Children, ages 6-23 months, with a parent/caregiver, will sing, move, play musical instruments, learn rhythm, and listen

to stories. "Wiggles and Giggles" fosters physical, cognitive, social, and emotional learning through music and motion. Siblings are welcome. Space is limited, and registration is required each week.

Wiggles & Giggles (YFCP)

Thursdays, Dec.12, 10:30 - 11:30 a.m. Community Meeting Room
Children, ages 2-5, with a parent/caregiver, will sing, move, play musical instruments, learn rhythm, and listen to stories in this FREE series facilitated by music teacher Laine Hanlon! "Wiggles & Giggles" fosters physical, cognitive, social, and emotional learning through music and motion. Registration is required. Space is limited.

Lego Club

Friday, December 6, 3:30-4:30 p.m. Story Time Room No registration; drop-in

LEGO Club encourages children to learn while having fun! Creativity, problem-solving, and teamwork are some of the skills that "playing" with LEGOS can teach children. LEGO's provided. For ages 5-10.

Fiber Arts Club for Tweens & Teens

Fridays, December 13 & 27, 3:45 - 4:30 p.m. Story Time Room

Are you interested in knitting, crocheting, needle felting, or other fiber art? Join us every other Friday afternoon to practice your craft, learn from more experienced friends, or teach others! We may have some special guests stopping by to give some pointers! Don't forget to bring your current projects!

This group is best for tweens and teens ages 9 -18. Registration is not required!

Pokemon Club

Wednesday, December 18, 4-4:30 p.m. Story Time Room

Enjoy a variety of fun Pokemon activities, trade cards, plus try your hand at playing the game on our new play mats! For ages 6-12. Registration is required.

Crafternoon for Kids

Friday, December 27, 1:30-2:30 p.m. Story Time Room

Drop by the Storytime Room and make a fun craft! Best for ages 5-10.

Author Storytime: Dragonfly Magic

Saturday, December 28, 10:30-11:15 a.m. Story Time Room

Join us for a special Storytime with local teen author Clara

Dowdle! Clara will read her picture book *Dragonfly Magic: A Story About Helping Others* and the PMC. All ages are welcome! Registration is not required. About the Book: *Dragonfly Magic* introduces children to philanthropy. Drawing on her childhood experiences with the Pan Mass Challenge (PMC) cycling event, 16-year-old Clara Dowdle teaches children that kindness matters. Based on a true story, *Dragonfly Magic* enchants and helps children appreciate the continuity of life. 100% of book sales go to the PMC, which is the largest fundraiser for the Dana Farber Cancer Institute and the Jimmy Fund. Signed books will be

available to purchase at this event. Registration is not required.

Paint & Sip (hot cocoa!) for Teens & Tweens!

Monday, December 30, 2-3:30 p.m. Story Time Room

Learn how to paint a Snowman at Night with step-by-step instructions while sipping hot cocoa!

This program is for teens and tweens ages 9 to 18. Registration is required, and space is limited.

Please register the tween or teen attending the program only, not the parent/caregiver. Registration for this event opens Sunday, December 1 at 9 a.m.

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Breakfast with Your Christmas Favorite Characters

Enjoy breakfast with Santa and the Grinch on Saturday, Dec. 15 from 9-11 a.m. at Bartlett High School cafeteria, 52 lake Parkway, Webster. Delicious pancakes and toppings, hashbrowns and sausage. Pictures with Santa

or the Grinch, ornament decorating and a door prize for a lucky winner! Cost is \$5 adults and children, age 3 and older. Questions: email sbeaudette@webster-schools.org or marsenault@webster-schools.org.

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SPORTS

Bay Path Boys Basketball at the Pinnacle

BY CHRISTOPHER TREMBLAY,
STAFF SPORTS WRITER

Four years ago a group of athletes joined the Bay Path Boys basketball team as first-year players during their freshman year. This winter that team will be taking the court for the last time together as seniors and are ready to unleash

their potential and make a run at the State Tournament.

“This team started playing as freshman four years ago and have been building for this moment,” Bay Path Basketball coach Al Greenough said. “There is a lot of excitement and potential around this year’s team. Although they struggled their first season together

they are primed to make a big push this year.”

While the team has been gearing up for their senior season for the past four years, the Minutemen found themselves being moved up from Division 4 to Division 2 two years ago. According to the MIAA, the move was just because of the size of the school but Greenough doesn’t believe it’s correct.

“We were the only school from the league to move up to Division 2, while everyone else is in Division 3 or 4,” the Bay Path coach said. “We’re stuck in a place that we don’t belong, but we’re rolling with the punches. It’s going to be a difficult schedule but we’re a talented team and we are confident that we can compete with anybody.”

This year’s squad will consist of eight seniors and a handful of juniors who have joined the varsity team over the past few seasons. A lot of them played in the Auburn Summer League in addition to playing for an AAU team this fall to prepare for the season.

Senior Peter Barbale, a 6’ 3” point guard, will basically have the Minutemen’s offense run through him. Facing double and triple team’s on a regular basis the remainder of the team is going to have to adjust and step their game up when the ball is not in his hands.

“We are definitely a better team when he has the ball as he is like a coach on the court, which is a rare thing,” Greenough said. “He has great intuition, the ability to break the opposition down to get the team moving while also being able to score. Last year he averaged 15 points, 8 rebounds and 7 assists per game.”

Greenough went on to state that he also has the ability to get

into the lane and draw the defense toward him and then find the open guy. However, while the offense will start with Barbale the rest of the team understands that they all need to step up their game when he’s covered.

“We have a lot of great shooters on this team,” the coach said. “These kids are confident every time that we bring the ball down the court that someone is going to get a good shot while not turning the ball over.”

Seniors Dale Nussey, Ed Simon and Greg Downie, in addition to

can take charge on any night, the coach finds that the team plays better when they play together. There is no need to rush and take that first shot; they have the potential to move the ball around making it much more difficult to defend.

Coming into the season, Greenough is hoping that the team reaches its full potential and can compete for the Colonial League title despite all the talented teams playing. He is also looking to qualify for the prestigious Clark Tournament, Central Mass Tournament and then the State Vocational Tournament.

In order to achieve all of the above Bay Path will have to get through a tough non-league schedule that includes the likes of Worcester South, a Division 1 team; St Paul’s at the Auburn Christmas Tournament and North Attleboro, a division 2 team that they will be squaring off against for the first time. And although the schedule looks daunting, Greenough is quite confident in his players.

Another starter the Bay Path coach will be relying on is 6’ 5” Corey Scovil, who gives the Minutemen a presence low in the paint. During the second half of the season last year the big man averaged a double / double over the second half of the season, so the coach wants to get him involved right away, getting him as many touches as possible.

In addition to Scovil and the rest of the starters Greenough will be looking to Zack Moody and Elias Vega, both great defensive players who will also bring forth an existence on the offense. Moody will be looked upon as a top scorer, while Vega, the back-up point guard, will be looked upon to continue his havoc-wreaking ways on the opposition’s guard.

“We truly have 10 kids, each of whom could start on any given night depending on the matchup,” the coach said. “They all work extremely hard and could get the nod during any game.”

Two years ago playing in Division 4, Bay Path went 13-6, after being moved up to division 2 last season the Minutemen went 11-8 to earn themselves a spot in the tournament. Greenough believes that year’s squad was one of the best teams he’s had at Bay Path and is looking forward to seeing what they can accomplish this year, their fourth and final together for many of them.



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The Crying Rocks

John Onion and The Devil

BY THOMAS D'AGOSTINO

At the edge of Cedar Swamp in Charlestown, Rhode Island, just north of the old Narragansett Indian schoolhouse sits an outcropping of rocks called The Crying Rocks. The rocks are also located near School House Pond where a Narragansett boy named John Onion once challenged the devil. Both legends presented here are from our latest book, Ghost of King Philip's War.

According to Narragansett legend, the woods are so evil that according to Jeff Belanger and Ray Auger from their podcast New England Legends, "nature herself recoils in fear." The evil that once took place at the rocks still reverberates to this day and the flora below sometimes oozes with the crimson red blood of those who

met their fate at the base of the outcropping.

The rocks are about a quarter mile past the old Narragansett church. It is there that the sounds of babies crying echoes through the woods. A Narragansett named John Paul once told Colonial Minister, Ezra Stiles of the terrible fate that befell many infants at the rocks. Children born out of wedlock or those born with an infliction, or became infirm were brought to the rocks and either left there to perish or thrown over the edge.

Times were different and the constant movement of the tribe to summer camps and winter camps, along with hunting, wars and other vigorous living, created little room for any weakness. Those who were thought to be frail and useless through severe birth defects or

illness were left at the rocks. It is said that at one time a mass of tiny skeletal bones could be seen gleaming in the sun below the ledge. The bones may be long gone, but the spirits of the children still linger about the rocks.

People wandering by the rocks get an uneasy feeling or hear the sounds of babies crying. If one should dare venture out between the dark hours of 2 to 3 am, they may hear the restless spirits at their most active moments.

Just a short distance from The Crying Rocks in Charlestown, Rhode Island is Schoolhouse Pond. The pond is frequented by locals who enjoy its beauty year-round. There is a darker side of the pond that is told by locals and old timers. The legend is of a Narragansett named John Onion.

John was a strong and brave

Narragansett lad who was fond of visiting the pond, especially in winter when the frozen surface afforded him the pleasure of skating. John was fast on skates and always found the opportunity to challenge anyone who was there to a race. The result was always the same; John would out skate his opponent by a long shot. The other kids often tried to race John, but were no match for his strength and endurance on the ice. One evening, as the sun began to sink low in the Winter sky, John, in his confidence of his ability yelled out to his friends, who had long packed their skates and were leaving the shore for home, "I can never be beat on skates. In fact, I could out skate the devil!"

John continued skating and

suddenly, from behind, he heard another set of skates. He turned around to see who was so close behind him but saw no one. John began skating faster and faster but the sound of someone else on skates stayed right on his tail. Suddenly, he saw a dark figure closing in on him. No matter how fast he tried to skate, the figure kept gaining, skating faster and faster. John then remembered his words and in fear, rushed as fast as he could toward the shore where, in haste, never removed his skates, but instead ran all the way home with them still attached.

John never again dared to challenge anyone, especially the devil, to a skating match.

Very Merry Dickens Carolers at the Samuel Slater Experience Dec. 8

The Very Merry Dickens Carolers will bring the music of the holiday season to the Samuel Slater Experience museum on Sunday, December 8, at 5 p.m.

cluded in the price of admission.

Tickets can be purchased online at <https://samuel Slater Experience.org>, by phone at 508-461-2911, or at the box office during regular



A professional group of a cappella singers, the Very Merry Dickens Carolers look the part in period costumes. Their repertoire of 4-part harmony features a variety of styles, including traditional, swing, and jazz.

Holiday refreshments are in-

open hours. Admission is \$10 for adults and \$5 for children 12 and under.

Come spent a little time indulging in the holiday spirit on Webster's recreated "Main Street" at the Samuel Slater Experience museum, 31 Ray Street, Webster.

This event is sponsored by the Massachusetts Cultural Council as part of its festival grant program.

About Samuel Slater Experience Samuel Slater Experience opened in 2022 to tell the story of Samuel Slater, the beginnings of the American Industrial Revolution, and Slater's impact on mill towns such as Webster, Massachusetts. The museum uses advanced digital technology with immersive video and interactive exhibits to recreate two time periods: the early 1800s and the early 1900s. For more information and tickets, visit www.samuel Slater Experience.org.

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LIVING WITH LUKE

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Luke's Friends

BY AMY PALUMBO-LECLAIRE

The Golden Retriever is a breed known to have lots of friends. Luke Valentino is no exception. Intelligent and social, he craved interaction at an early age. He'd sit in the front yard, a live teddy bear, and watch the big dogs stroll by. "You look like my biological mother. Sort of. Want to come over?"

I imagined how difficult it must have been for Luke to leave his litter mates—to then sense that something was missing. His new bed smelled of lavender. His new home had comfy rugs. His new parents had gentle voices and soft hands. Still, something wasn't right. He nuzzled his blankets and whimpered. "Where are my sisters and brothers? I'm lonely!"

My heart broke.

Our plan was to house two pups following Lincoln's passing. I even wrote a story titled "Two in the Queue." I wanted to double the dog fun. Then something changed. I blame a 2 a.m. incident that happened in the backyard during an icy March night. Luke zoomed away from me to steal another piece of mulch. I lunged for him and ended up pulling a groin muscle. I hobbled back inside with a sore crotch and naughty pup. Something inside me stirred. I was too old for two pups. On the bright side, memories of Luke's siblings began to fade. Crocuses bloomed. Luke lifted his leg to pee over them and mark his territory. "Luke was here." The grass truly was greener at his new home—especially where he watered it!

My pup may not have a sibling (yet) but he certainly has a lot of friends, credit to watching and studying them as a puppy. As though humbled by their greatness, he'd lie down and wait for them to respond to his request to meet and greet. "Are you my biological mother? I was separated from my parents at birth."

Weeks turned into months and Luke's skin wizened to the unkind laws of the jungle.

We learned that not all dogs are friendly, and many are reactive. A silver lab once lunged for his soft, puppy ear during a dog-walk and nose-to-nose greeting. "YOWZA! THAT HURT!" The owner, apologetic, explained that his dog, a rescue, had not been socialized. I took

him to the dog park when he was about six months old. The decision led to more trauma. "Come on, triangle-eared dude! Let's play!" Innocent and immature, Luke barked in the face of a German Shepherd that was not into playful puppies. A wrestling match ensued. Things went from bad to worse until I found myself prying the shepherd's mouth from my pup's neck. Thank goodness for Luke's fluff! I held my emotions together to break up the dog fight, then teared up in the car. "I'm sorry, Luke. That was not okay." He popped his head from the sunroof of his dog crate and smiled. "I'm over it, Momma." I was soon to learn that Luke was not over it. In fact, the attack would leave a scar on his heart and mind.

Two years flew by. A dog walker casually strolled by our front yard with her muzzled German Shepherd, who happened to be new to the neighborhood. Luke darted across the yard after her. "You're not going to hurt me or my family, and you will not set foot on my grass!" He barked and snarled and showed his teeth. In his mind's eye, this was the dog who had nearly killed him. I intervened immediately. "I'm so sorry." My heart went out to the dog walker. I knew exactly how she felt. We do our best to domesticate our dogs, but sometimes their primal colors emerge. A dog is still a dog. Luke instinctively knew to protect his family from a dog he perceived to be a threat. Thereafter, I hired a dog trainer and learned how to best deal with Luke's trauma. Now I'm more selective about who Luke will socialize with. I offer him scheduled playdates with dogs whose parents are my friends.

His besties, listed alphabetically, have captured both our hearts.

HAVEN

Haven is a feisty, little English Cream with a surprisingly big appetite for wrestling big dogs. The first time she met Luke, she submitted with grace, slowing crouch-



ing to the ground to lie down. "I'm okay. I won't hurt you. I just want to play rough." She yielded to a downward dog pose that Luke couldn't resist. "Bring it on." The two dogs chased and nipped, galloped and whipped, flopped and flipped like a pair of dogs from a Dr. Seuss book. Haven's speed and agility complements Luke's defensive bear hugs. If given the opportunity, he'll hold her in place until she springs from his clutch for another round of Chase. Luke and Haven are a pair of opposites, attracted by a love for play

KODA

Koda is an adorable husky, most likely to be found buried at the bottom of a leaf pile. Nothing quite compares to the sight of a soft-faced husky who has just plunged



headfirst into a pile of leaves to track the delicious scent of a varmint. Koda is a member of Luke's morning Dog Walking group (there are six dogs in all) and one of his more peppery friends. "You are one crazy girl, but I love ya to pieces." The two dogs often share quick play sessions on my front lawn.

NESSIE

Nessie is a sassy and strong Viszla (a mix-breed) rescued from South Carolina. The two friends met on the street and forged an interesting relationship. "Excuse me. I'm not sure about you." Anxious and sensitive, Nessie set boundaries early on with a dog who appeared harmless, but one never knows. Better safe than sorry is Nessie's mantra. Luke behaved charmingly, sitting like a gentleman and allowing her to decide how much attention she'd like from him. He's long since ended up winning her heart over. The two share robust playdates in her spacious fenced-in yard. "Luke's over! Luke's



over! Luke's over!" I pull up in her driveway and Nessie's hollers flood our car. Luke fidgets and whines from his dog crate in the trunk. "Hurry up, Momma! Nessie needs me!" I park, activate the lift of the hatch, and circle around to unzip him. He soars like Superman from the back of my car, dashes to the edge of Nessie's wrought iron gate, and stares into her hazel eyes. "Let me in, Nessie."

OBI

Obi is Luke's favorite pillow thrashing, body slamming, stuffed animal mangling Labrador buddy. Luke and Obi have shared an affectionately aggressive relationship



for years. Obi loves to tease Luke with beloved toys and play Keep Away. "Give me back my lamb, Obi!!!" Luke barks like a seal in the poor dog's face. Obi, laid-back and resilient, shakes it off. "I'm not finished with it yet, Luke." Did I mention Obi also has a lake house, and a boat?

ROCCO

Luke's friendship with Rocco emerged slowly yet assuredly. Rocco was the new pup who took the place of Luke's sweet, Golden friend Bruno, who passed away last December at the age of ten. Upon entering a home that no longer included his buddy, Luke was confused. He ignored the new pup completely and searched the floors. "Where's Bruno? I smell him, but I can't find him. Where'd he go?"

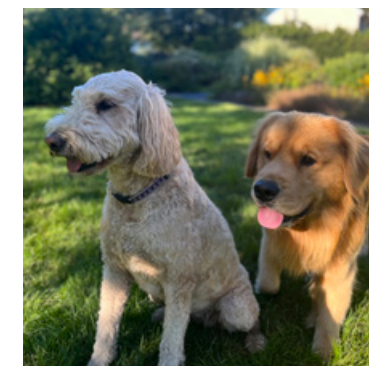
He sniffed Bruno's bed while we all held back tears. Mesmerized by the leonine Golden, Rocco stared longingly at Luke and waited to be noticed. "Hi. My name is Rocco. I sometimes get into mischief, but I'm a good boy, too." Luke has since adjusted to his favorite Golden



Family home and warmed up to a patient pup named Rocco.

ROSIE

These two friends, Golden and Doodle, have been partners in crime for a few years now. "Hi Rosie. Can you come over to play?" Luke charms her from the front step while she strolls on past, her neck craned back to him while she stammers forward on the leash. "I. Have. To. Go. For. A. Walk. Now. Luke." She fights her Dog Momma until a verdict is made. "Hah!" She's unleashed. Rosie bolts like lightning towards Luke. He concentrates on his friend with stoic obsession, and remains aloof to her sudden presence, as though



he's not interested. Then the two rumble and reveal their personalities. Rosie, svelte and agile, gallops gracefully around the yard. Luke, a defensive back, body slams her to imitate a wrestling match. Rosie and Luke are a match made on Wildflower Drive.

Write to Amy at amyleclaire@hotmail.com

Visit Luke @[livingwithlukevalentino](https://www.instagram.com/livingwithlukevalentino) on IG

REAL ESTATE

Should you sell your house or rent it out?

When you're ready to move, figuring out what to do with your house is a big decision. Today, more homeowners are considering renting their home instead of selling it. Recent data from Zillow shows about two-thirds (66 percent) of sellers thought about renting their home before listing, with nearly



BY MARK MARZEOTTI

a third (28 percent) taking that possibility seriously. Compared to 2021, when fewer than half (47 percent) of homeowners considered renting before selling, it's clear this trend is on the rise.

So, should you sell your house and use the money toward your next home or keep it as a rental to build long-term wealth? Let's walk through some important questions to help you determine the right path for your financial and lifestyle goals.

Is your house a good fit for renting? Before you decide what to do, it's important to think about if it would make a good rental in the first place. For instance, if you're moving far away, managing ongoing maintenance could be difficult. Other factors to consider are if your neighborhood is ideal

for rentals and if your house needs significant repairs before it's ready for tenants. If any of these situations sound familiar, selling might be a more practical choice.

Are you ready for the realities of being a landlord? Managing a rental property involves more than collecting monthly rent. It's a commitment that can be time-consuming and challenging. For example, you may get maintenance calls at all hours of the day or find damage that needs to be repaired before a new tenant moves in. There's also the risk of tenants missing payments, not taking care of your property or breaking their lease, which can add unexpected stress and financial strain. Landlords have to fix things like broken pipes, temperamental HVAC systems, and structural damage, among other essential repairs. If you don't have a few thousand dollars on hand to take care of these repairs, you could end up in a bind.

Do you understand the costs? If you're considering renting primarily for passive income, remember, there are additional costs you should anticipate. You still need to pay your mortgage and property taxes, even if the rent doesn't cover all of it.

who want to pick out a special gift. Volunteers will be available to help young shoppers, and there will be a gift wrap station too! All items are \$2, \$3, or \$5, with proceeds going to the Friends of the Library. The library is located at 40 Scho-

Insurance, landlord insurance typically costs about 25 percent more than regular home insurance, and it's necessary to cover damages and injuries.

Maintenance and repairs, plan to spend at least 1 percent of the home's value annually, more if the house is older.

Finding a Tenant: This involves advertising costs and potentially paying for background checks.

Vacancies, if the property sits empty between tenants, you'll lose rental income and have to cover the cost of the mortgage until you find a new tenant.

Management and HOA fees, a property manager can ease the burden, but typically charges about 10 percent of the rent. HOA fees are an additional cost too, if applicable.

To sum it all up, selling or renting out your home is a personal decision. Make sure to weigh the pros and cons carefully and consult with professionals like those at The Marzeotti Group or another trusted real estate professional so you feel supported and informed as you make your decision.



Jewelry Sale at Dudley Library

The Pearle L. Crawford Library will hold a Holiday Jewelry Sale Saturday, Dec. 7 from 10 a.m.-1 p.m. Browse through more than 1,000 amazing choices as you shop for your mom, sister, aunt, grandmother or anyone else who loves jewelry! Great for kids

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

If you pray three times a day, three consecutive days, you will receive your intention, no matter how impossible it may seem. Praise and Thanksgiving please the Heart of God. **Believer**

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Location of cabin air filter is a mystery

Q. I have a 2010 Ford Ranger XLT that was given to me after my father passed. I have been trying to locate the cabin air filter, and I cannot find it. I have read conflicting statements online that there is no cabin air filter, or that there is. I looked behind the glove compartment, nothing there. Does this vehicle in fact have a cabin air filter?

A. I looked in AllData, the professional database I use as well as looking at parts catalogs and did not find a cabin air filter listed. The Ford Ranger with a little bit of preventative maintenance can be a great little truck, and it is great to have something that belonged to your dad.

Q. I have a 2015 Volvo S60 with 60,000 miles on it. I bought it as it came off lease (approximately 6 years ago, with 17,000 miles), and I have had it regularly maintained at a Volvo dealership ever since. Although it looks great, runs well, feels solid and safe, and – except for getting into and out of the driver's seat – is still comfortable to drive, I am considering getting a new car. Owing to my age (just turned 82), my next car will probably be the last car I will buy, and I am considering a mid-size SUV (primarily due to the entry/exit issue I mentioned earlier) – a hybrid with the latest safety features and driving technologies. While my focus has been on the Volvo XC40 and XC60, my research – from both online and print sources – suggests that Volvos are not as dependable, reliable or "driver friendly" as other makes (e.g., Honda CR-V, Toyota RAV4, etc.) My experience has been that

the CR-V and RAV4 are not as solid and quiet – perhaps not as safe? – as either the XC40 or the XC60. Am I being too judgmental, or am I shortchanging myself by not considering alternatives?

A. Volvo has had its ups and downs with various ownerships. When Volvo was sold to Ford, the quality and reliability as well as design creativity in my opinion suffered. The Geely group that owns Volvo now, I think has helped the brand. Still in some cases reliability in not as good as some other makes. The XC60 is a nice to drive vehicle, great seats, easy to drive, decent MPG and not an overly complicated infotainment system. Still distracting, but I am fussy about that. The safety equipment is outstanding and the testing we have done with automatic emergency braking has Volvo at the top of the list. I agree that the Toyota RAV4 and Honda CR-V are a little noisy, but Volvo is a luxury brand and Toyota and Honda are not. The Toyota RAV4 in top trim level is quite good and dependable. Looking at crash tests, the RAV4 and Volvo perform similarly. My suggestion is to drive both and buy the car you like. Either car will be an excellent choice.

Q. Recently on Facebook and TikTok I see lots of portable car air pumps. Do you have a recommendation for any of them?

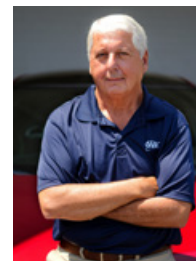
A. Honestly, they are all pretty good these days. I have one made by Slime Products (maybe \$25), which plugs in to a 12-volt outlet or direct to the battery. Another that is made by WORX (it is rechargeable) and uses the same battery as my weed trimmer so usually I always have a charged battery. The WORX one is small and powerful and the one I use most often. Recently I was sent one by WOLFFBOX; it is rechargeable or can be plugged in. It works

well and has different setting for different tires (bikes, cars, trucks). Like any device with a non-replaceable battery, when the battery no longer takes a charge, the device becomes useless.

Q. My son owns a 2017 used Honda Accord, purchased in 2019 at 12,000 miles. In the intervening years, he has put on an additional 60,000 miles, mostly highway miles commuting to and from work. On Friday, he noticed the check engine light came on, and he brought it to his local garage. He was told he needed a new catalytic converter. My questions are as follows: How long are catalytic converters meant to last and would it be under warranty? He was quoted \$1100.00 (presumably for both the labor and the catalytic converter). He was told he could get it for less, but it would be an inferior converter. I have no idea, as of this writing, what brand he is getting. Is this a reasonable price?

A. If your car has California emissions as most cars in the northeast do, the warranty is 8 years or 80,000 miles whichever comes first. Most catalytic converters last well over 100,000 miles so a bit odd on a seven-year-old car unless it has very high mileage. It is best to stay with a factory or premium original equipment replacement converter. As for a price \$1100 is quite reasonable.

Q. I enjoy reading your weekly articles in my paper/online. I have a 2002 Honda Civic LX and the driver side sun visor does not stay in the up position



BY JOHN PAUL

CAR DOCTOR
continued on page 13

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TIPS ON FINANCIAL PLANNING

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Consider these year-end financial moves

As we enter the holiday season, your life may well become busier. Still, you might want to take the time to consider some financial moves before we turn the calendar to 2025.

Here are a few suggestions:

- Review your investment portfolio. As you look at your portfolio, ask these questions: Has its performance met my expectations this year? Does it still reflect my goals, risk tolerance and time horizon? Do I need to rebalance? You might find that working with a financial professional can help you answer these and other questions you may have about your investments.



BY DENNIS ANTONOPOULOS

• Add to your 401(k) and HSA. If you can afford it, and your employer allows it, consider putting more money into your 401(k) before the year ends — including “catch-up” contributions if you’re 50 or older. You might also want to add to your health savings account (HSA) by the tax-filing deadline in April.

- Use your FSA dollars. Un-

like an HSA, a flexible spending account (FSA) works on a “use-it-or-lose-it” basis, meaning you lose any unspent funds at the end of the year. So, if you still have funds left in your account, try to use them up in 2024. (Employers may grant a 2½ month extension, so check with your human resources area to see if this is the case where you work.)

• Contribute to a 529 plan. If you haven’t opened a 529 education savings plan for your children, think about doing so this year. With a 529 plan, your earnings can grow tax deferred, and your withdrawals are federally tax free when used for qualified education expenses — tuition, fees, books and so on. And if you invest in your own state’s 529 plan, you might be able to deduct your contributions from your state income tax or receive a state tax credit.

• Build your emergency fund. It’s generally a good idea to keep up to six months’ worth of living expenses in an emergency fund, with the money held in a liquid, low-risk account. Without such a fund in place, you might be forced to dip into your retirement funds to pay for short-term needs, such as a major car or home repair.

Review your estate plans. If you’ve experienced any changes

in your family situation this year, such as marriage, remarriage or the birth of a child, you may want to update your estate-planning documents to reflect your new situation. It’s also important to look at the beneficiary designations on your investment accounts, retirement plans, IRAs and insurance policies, as these designations can sometimes even supersede the instructions you’ve left in your will. And if you haven’t started estate planning, there’s no time like the present.

• Take your RMDs. If you’re 73 or older, you will likely need to take withdrawals — called required minimum distributions, or RMDs — from some of your retirement accounts, such as your traditional IRA. If you don’t take these withdrawals each year, you could be subject to penalties.

These aren’t the only moves you can make, but they may prove helpful not only for 2024 but in the years to come.

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

CAR DOCTOR

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and droops down. Presumably, an internal spring clip is malfunctioning. I checked some online videos for makeshift fixes, but I do not think they will be very effective. I will probably purchase a replacement visor, but in view of the car’s age would not want to buy the high-cost factory visor. I checked a couple of auto supply web sites to no avail. Do you have any sug-

gestions where I could purchase a reasonably priced visor?

A. Doing a quick check online looks like you could buy a pair of matching visors with all the hardware on eBay or Amazon. For \$50 it looks like you could cure your droopy visor issue.

Q. Have you had a chance to drive the 2025 Toyota Camry hybrid? Would you buy the all-wheel-drive and front wheel drive version and why?

A. I have only driven the Camry for quick road tests and not a full evaluation. My first and second impressions were that this is a well-designed car. AWD vs FWD really depends on when and how you drive. AWD is always better in the winter. The all-wheel drive system uses an on demand electric motor on the rear wheels, similar to the all-wheel-drive Prius. So, if you need to be out before the plows, all-wheel drive would be my choice. If not the front wheel drive should be fine.



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There are four potential options for your 401(k) when leaving an employer:

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- Move it to your new employer’s 401(k) plan, if you’ve changed employers and your new employer plan allows for it.
- Roll the account over to an individual retirement account (IRA).
- Cash it out, which is subject to potential tax consequences.

We can talk through your financial goals and find the option that works best for you.



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NOTE: Community bulletin board-type items are welcome for inclusion in the *Happenings!* section of the Xpress newspapers. Please allow enough lead time for publication. Email your calendar or event notice to news@theyankeeexpress.com.

FRIDAY, DECEMBER 6

• A special viewing of the Blackstone Valley Festival of Trees will take place from 2- 4 p.m. at the Great Hall at Northbridge

Town Hall. Our local Senior Centers, including Northbridge, Uxbridge, Douglas, Sutton, Mendon, and Upton are invited to this event. During this exclusive preview, attendees will enjoy the melodies of local musicians. During the evening, we will be having our Preview Party, where those who have purchased tickets will enjoy a special time and celebrate and honor our donors and sponsors. Tickets for this event will be on sale now.

FRIDAY & SATURDAY, DECEMBER 6 & 7

The Southbridge Garden Club will hold its annual Holiday Greens Sale at the Ruth Well Center for the Arts at 111 Main Street (Rt. 131) in Southbridge on Friday, December 6, from noon to 5 pm, and on Saturday, December 7, from 9 am to noon. The sale will feature a variety of handcrafted items, including decorative wreaths, holiday centerpieces, door swags, and assorted decorations and greens. All items contain different types of live, fresh greens.

Farm Preservation, Inc in Sutton. Free and open to the public, but seating is limited so reservations are required.

Doors open at 9am and breakfast will be served at 9:30am. Breakfast will be followed by holiday crafts, pictures with Santa, and wagon rides around the farm, weather permitting. To reserve your tickets for the formal breakfast, please visit <https://bit.ly/breakfastwithsantatickets>.

• Annual Christmas Bazaar, St. Joseph's Parish Center, 68 Central Street, Auburn. 9 a.m. - 2 p.m. Come and enjoy an old fashioned Christmas Bazaar and check out the Collectibles, Attic Treasures, Jewelry, Plants, Knit Goods, Holiday Décor, Toys, Candy & Baked Items and so much more! Take a chance on one of our many raffles. There is something for everyone! Free Admission. Plenty of parking available. Handicap accessible.

• On Saturday, December 7, the Blackstone Valley Festival of Trees will be open from 10 a.m. – 7 p.m. for free to the public at the Great Hall at Northbridge Town Hall. Along with the trees, there will be a scavenger hunt, prizes, and goodies for the children to enjoy. The Blackstone Valley Community Chorus will enchant audiences with a performance followed by the delightful sounds of the Whitinsville Christian School Middle School Strings.

• The Sutton Senior Center will hold its yearly Christmas Bazaar from 9 a.m. – 2 p.m. Gift items for all ages including beautiful gift baskets, enjoy delicious meatball grinders or homemade soup here or to go. Find out what you may win at a raffle and more!

• Free Community Christmas Party at United Church of Christ Federated from 1 – 3 p.m. Enjoy cookie decorating, crafts, face painting, games with free prizes (everyone

SATURDAY, DECEMBER 7

• The 2024 Sutton Chain of Lights will Take Place this year from 10 am to 4 pm Spend a day with your family and friends at the Town of Sutton's Annual Holiday Chain of Lights Event. Free trolleys and buses will transport visitors over rolling countryside to participating locations throughout historic Sutton. Farms, unique specialty stores, church fairs, and area businesses welcome the holidays with musical entertainment, children's activities, food, fun and Holiday characters. Route information, maps, location descriptions and brochures are available at www.suttonlights.com

• The First Congregational Church of Oxford will hold a Christmas Tea from 9:30 a.m. – 2 p.m. Luncheon begins at 10 :30 a.m. The menu includes choice of soup (chickie noodle, cream of broccoli or autumn bisque). Choose your entrée from meat pie with gravy, baked apple French toast, winter harvest bowl, chicken salad on a croissant or roast beef sliders. Desserts are gingerbread, apple crisp, assorted muffins and a plated trio. Assorted teas will be available. Check, cash and credit card accepted. Shop at Granny's Attic and Gift Baskets and take home a keepsake photo.

• State Senator Ryan Fattman's (R-Sutton) annual Breakfast with Santa at Waters

HAPPENINGS!
continued on page 15

SAMUEL SLATER'S

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HAPPENINGS!

continued from page 14

is a winner!), a scavenger hunt, Christmas pinatas and more! Refreshments will be available and Santa will visit with gifts for all the children there! Favorite Christmas tunes will be provided by the Pulaski Brass Band. All are welcome. The church is located at 4 Church Street, Webster, across from Town Hall.

SUNDAY, DECEMBER 8

- Breakfast with Santa at St. Denis Church Parish Hall, 23 Manchaug Road, Douglas. From 8 a.m. – 12 p.m. Adults \$10, Children (6-12) \$5. Enjoy Christmas movies and there's a prize for best Ugly Sweater. Bring your phone or camera for photos! Santa will be in his workshop, not in the main hall with the breakfast diners. Each family will have the opportunity to meet Santa and pose for pictures in a quiet, comfortable space. Visit saintdenischurch.com/santa
- The Very Merry Dickens Carolers will bring the music of the holiday season to the Samuel Slater Experience museum at 5 p.m. A professional group of a cappella singers, the Very Merry Dickens Carolers look the part in period costumes. Their repertoire of 4-part harmony features a variety of styles, including traditional, swing, and jazz. Holiday refreshments are included in the price of admission. Tickets can be purchased online at <https://samuelslaterexperience.org>, by phone at 508-461-2911, or at the box office during regular open hours. Admission is \$10 for adults and \$5 for children 12 and under. Come spent a little time indulging in the holiday spirit on Webster's recreated "Main Street" at the Samuel Slater Experience museum, 31 Ray Street, Webster.

SATURDAY, DECEMBER 14

- Jingle Jaunt 5K, Sutton Town Common at 10:30 a.m. - Registration: \$22 Race

Day Packet Pick Up 9:15-10 :15 a.m. Mail checks to: First Congregational Church, 307 Boston Road, Sutton MA 01590

No day of registration. Sign up early, there may be a limit this year. T-Shirts for registrations received by November 28 or race closure Awards: First three males and females in 13 different age groups. Refreshments available. Wear some bells! Sorry, no strollers, roller blades, bicycles, walkers, wheel chairs or pets. Contact: 508-865-0198, howie189@verizon.net, or fccs@suttonfirstchurch.net

- Cookies and Carols at 4 p.m. at the United Presbyterian Church of Whitinsville, in the church's sanctuary, 51 Cottage Street, Whitinsville. Everyone -kids and adults- is invited to this annual event. We will kick off the Advent Season with the singing of Advent and Christmas Carols led by a guest organ player William Cudmore and pianist Eileen Straub. William Cudmore has played for the Woo Sox. Eileen Straub is the church's Minister of Music. We will have activities for the kids and the singing of seasonal songs. The event will be capped by the eating of cookies and the drinking of punch. All are invited!

- The Douglas Downtown Winter Stroll will take place from 4-7 p.m. with participation of organizations and businesses throughout Douglas. Do some holiday shopping, listen to carolers, explore the Museum and take part in special events and visit the Orchard, get your trees and wreaths, grab an app or meal...best of all, take in the holiday lights on Main Street all the way up to the Common! The doors at the Simon Fairfield Public Library will be open! Come on in and meet Santa and Mrs. Claus. But before you have your picture taken, maybe first you can pen your Christmas wishes to Santa to drop in our special mailbox to the North Pole! You can also have your face painted, sponsored by LindseySarah Realty. Down in our Children's Room, John Porcino will be

providing "A Heck of a Way to Stay Warm" mini-shows of music and storytelling. And the Winter Stroll wouldn't be complete without a craft project, some yummy snacks, hot cocoa and cider!

- The Sutton Historical Society will participate in the second annual Manchaug Stroll, 9 Main Street, (valfa.com/event/manchaug-stroll) from 4 pm – 8 pm, sharing the history of Manchaug Village and the holiday customs of the French-Canadian immigrants who lived and worked in the Village.

FRIDAY, DECEMBER 20

- The Webster Senior Center will hold its annual Christmas party for Webster seniors at 12 p.m., 5 Church Street. Catered luncheon by Mac's and live music by Steve Lyons. Contact the Senior Center for your ticket, 508-949-3845.
- The Birch Alley Brass Ensemble will present a concert at Valley Chapel in Uxbridge

on Friday, December 20th at 7 P.M. The brass ensemble, directed by William Moffett, is made up of 35 student and professional musicians from area towns including Uxbridge, Northbridge, Upton, Hopedale, Mendon and Milford. This concert will feature Christmas music from around the world and is free and open to the public. This will be the 13th annual performance. The concert is funded in part by the Uxbridge, Milford and Hopedale Cultural Councils.

SATURDAY, DECEMBER 21

- Celebrate the Winter Solstice with "Christmas in New England," hosted by the Grass Roots Coffeehouse and the Rockdale Congregational Church. "Christmas in New England" has been performing concerts for over 20 years, at RCC since 2007. Karen Wilber, Amy Gallatin, Roger Williams, JD Williams, Dave Orloski, Krissy & Bob

Dick will present a night of traditional, contemporary, original Christmas and Holiday/Seasonal songs. The concert will take place in sanctuary of the Rockdale Cong. Church, 42 Fowler Road, Northbridge, MA. Prior to the show, come have a bowl of soup or chili, and at intermission have dessert. Proceeds go to the Church. Also we'll have our Cookie Walk at intermission. Buy a box for \$10 and fill it up with cookies baked by the congregation. Admission to the show is \$15 at the door only. Doors will be open at 6:30. Seating is at a first come/first serve basis.

THIRD WEDNESDAY OF EACH MONTH

- Coin Show at the VFW Post 1385. 13 Cross Road, Uxbridge. 3-7 p.m. Free Admission, Free Appraisals



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EVERY FRIDAY

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7:30PM-12AM

Live Bands

Every Friday 7-10

December 6 - no band

December 13 - Ed Sullivan's

December 20 - David Keith & The Coalition

December 27 - On The Rocks Band

ALL Are Welcome!

Membership Not Required!

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Sunday: 11:30-close

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Live Bands

Every Friday 7-10

December 6 - no band

December 13 - Ed Sullivan's

December 20 - David Keith & The Coalition

December 27 - On The Rocks Band

Sunday Football



Kitchen open 1-6

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