

BLACKSTONE VALLEY *Xpress*

CROSSTOWN ADS AND BUSINESS NEWS

October 8-November 5, 2021

INSIDE

Southwick's Zoo steps into fall in a blaze of light



Southwick's Zoo Matriarch Justine Brewer prepares to cut the ribbon, capping the kickoff for the Festival of Illumination.

By Rod Lee

No one would have dreamed, four or five years ago, that any creatures but the live ones already present would have a home at Southwick's Zoo in Mendon.

Here in the fall of 2021 a far different scenario has emerged, courtesy of Southwick's first-ever "Festival of Illumination," in which stationary, larger-than-life, lighted model animals assume a place alongside their celebrated living and breathing counterparts on the paths of the Southwick and Brewer families' venerable complex.

The roar of a resident lion that could be heard piercing the otherwise all-encompassing quiet during an opening reception for the Festival of Illumination on the eve-

ning of September 22 seemed to at least one observer to sound like a wail of protest; as if the king of the jungle was saying "how dare you imposters crowd your way onto our grounds?"

But there they were in all their glory—bears and elephants and alligators and giraffes, even a dragon—in what the Zigong Lantern Group (the industry leader in Chinese lantern festivals around the world) touts as a spectacular one-of-a-kind "cultural and artistic expression."

Introduced at the VIP gathering beneath a tent just above the main entrance to the zoo as the person who "spearheaded this Festival of

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Whitinsville Retirement Society strives to maintain a warm family environment throughout pandemic

By Christine Galeone

Since 1975, the Whitinsville Retirement Society, a nonprofit, has offered quality affordable housing to people 62 and older. But it provides much more than housing. Jeannine Crawford, the nonprofit's director, reflected, "While we are considered independent living with no medical staff, it's really that together we're a warm family home rather than an institution."

Maintaining that warm environment during the COVID-19 pandemic hasn't been easy. But the WRS has been striving to do just that.

At the Whitinsville Retirement Home, residents live in private rooms in the 1840 John

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The historic John C. Whitin Mansion - circa 1840.

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SOUTHWICK'S ZOO

Continued from page 1

Illumination project," Cindy Brewer Lavoie described the event as "where East meets West" and, in addressing having worked with Zigong

to put the display together added "we have finally made it to the destination. This is a partnership that I truly believe will last a lifetime." Getting emotional, Ms. Lavoie, who is one of zoo matriarch Justine Brewer's five children, said, in

reference to the continents involved in the exhibit, "we told ourselves if we couldn't visit our planet (during a pandemic), we'll bring [the planet] to you."

The Festival of Illumination is open to the public and will run all fall into winter, through January 3, 2022. Combined with Southwick's regular holiday lights show in December and the continued availability of the gift shop, which will remain open, the zoo has thus taken a step toward transforming itself from a seasonal operation to almost a year-round business. Included in this array of offerings is Galliford's, the zoo's on-the-property restaurant.

In his own remarks to the audience, Justin Corsa, who is CEO of Zigong, said the company "is the largest exporter of lantern art in all of China," with headquarters "locally in Orlando, Florida."

Several years ago, Mr. Corsa said, "we made attempts to find a location in New England" for the Festival of Illumination. "Most sites we looked at didn't have the confidence to do this. Three years ago we met Southwick's Zoo and the lean but incredibly capable people" who run this establishment. "Not a single responsibility they were asked to undertake phased them. They fulfilled their duties admirably. I can't imagine working with any other partner in New England."

In what will certainly come as a welcome news to fans of the Festival of Illumination, Mr. Corsa said "we will bring a brand-new design every year."

Mr. Corsa could not resist pointing out what an enormous achievement creating the Festival at Southwick's

was, "during a hugely challenging year, to bring product overseas in a pandemic, with shipping issues and many other hurdles" to deal with.

Echoing Mr. Corsa's positive assessment of future possibilities for the Festival, Ms. Lavoie said "we have a three-year contract and who knows from there."

State Sen. Ryan Fattman summed up what many in attendance were thinking when he commended the Brewer family for their careful and conscientious management of the property. "I got to know Justine around ten years ago and she said at that time that she had five kids and I thought 'that's good preparation for running a zoo!'" Sen. Fattman said. "Southwick's Zoo is a true institution of the Blackstone Valley, a combination of culture and commerce. My wife and I are on a date night this evening. We didn't tell our three children we were coming here! To have run a family-run business for fifty-six years, you have to be doing something right!"

For Betsey Brewer Bethel, the Festival of Illumination opens the door to even greater success for Southwick's and her herculean efforts to save endangered and



A dragon is one of many illuminated replica animals that will be on display at Southwick's Zoo this fall.

threatened species. "Do you know what day it is?" she asked the crowd. "It's World Rhino Day!" Noting that someone from Chestnut Hill had raised \$1200 toward the cause ("and his little sister saved her tooth fairy mon-

ey"), she said "hopefully my EARTH program will expand in the next few years and we'll have a learning center."

Contact Rod Lee at rodlee.1963@gmail.com or 774-232-2999.



Chinese lanterns lit the way for patrons of an opening reception for Southwick's Zoo's first-ever Festival of Illumination. The event runs all fall, into early January.



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Cindy

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Artful Home - ValleyCAST Art Gallery Exhibit at Alternatives' Whitin Mill

WHITINSVILLE - Artful Home, an exhibit of unique, handcrafted gifts and artwork will be on display beginning October 22 at the Spaulding R. Aldrich Heritage Gallery at Alternatives' Whitin Mill, 50 Douglas Road, Whitinsville. An opening reception with the artists will be held at the gallery on Friday, October 22, from 5:00 - 7:00pm.

This holiday exhibition and art market will showcase the work of eight local artisans and fine artists. Their wares, which will be available for purchase throughout the run of the exhibit, include quilted pillows, hand-printed tea towels and napkins, pottery, stained glass, and framed artwork. The participating artists are potters Caly Almy

and Ann Schunior, mixed-media artist Lisa Barthelson, quilters Rosemary Dziubinski and Liz Foss, knitter David Lane, stained glass artist Stephen Paulson and printmaker Morgan Tartakoff.

Regular gallery hours will be held on Wednesdays and Thursdays from 1:00 - 7:00 PM; and Fridays from 1:00 - 4:00 PM. The exhibit will also be open on Saturday, November 27 from 11:00 AM - 3:00 PM as part of Shop Small Saturday. The gallery is closed on Thanksgiving Day and Christmas Eve. Visits outside of regular gallery hours are by appointment. The exhibit ends on December 31.

For more information about the exhibit and links to participating artist websites, visit <https://www.openskycs.org/news-events/events/valleycast-art-exhibit-artful-home> or <https://www.facebook.com/ValleyCAST>

art-exhibit-artful-home or <https://www.facebook.com/ValleyCAST>

To learn more about ValleyCAST and/or Open Sky Community Services, visit [openskycs.org](https://www.openskycs.org). To schedule a visit to the Gallery, call (508) 234-6232 or email: Cristi.Collari@openskycs.org.

ValleyCAST's mission is to foster a creative community in the Blackstone Valley that is inclusive and supportive of people with and without disabilities. ValleyCAST is the arts and culture arm of Open Sky.

Open Sky was formed through the 2018 affiliation of Alternatives Unlimited and The Bridge of Central Massachusetts. With over 100 programs throughout Central Massachusetts, the organization provides services and supports to more than 4,900



Sunflower Napkins by Morgan Tartakoff.

adults, young adults and youth with mental health challenges, developmental disabilities, brain injury, substance use disorders, homelessness or other complex challenges. Open Sky also provides services and supports for LGBTQIA+ youth through its Safe Homes program, as well as expert training for human service professionals and school personnel on evidence-based practices and best practice treatment models through the Bridge Training Institute. For more information about Open Sky, visit [openskycs.org](https://www.openskycs.org).

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All proceeds to benefit the individuals with psychiatric or developmental disabilities served by Open Sky programs in Central Massachusetts.

Small Stones Festival of Arts presents free programs Oct. 15-24



GRAFTON - The public is welcome to enjoy an array of free literary and music programs, an art collection presentation and juror and artist talks during the 2021 Small Stones Festival of the Arts, the fourth annual juried fine art and photography exhibit.

Five regional arts organizations – Apple Tree Arts, the Worcester County Camera Club, the Blackstone Valley Art Association, the Shakespeare Club of Grafton and the Clafin Hill Symphony Orchestra have collaborated to create the Festival and accompanying events.

The Festival opens Oct. 15 with a ceremony and reception announcing the winning artists at the exhibition at the Great Hall, One Grafton Common, Grafton. The extended exhibit and festival events run Oct. 15-24.

This year's music offering "Mirror Images – Art and Music through The Periods" hosted by Paul Surapine, founding executive/artistic director of the Clafin Hill Symphony Orchestra and a distinguished faculty member of Apple Tree

Arts, will be held Oct. 23, 7:00 p.m. at the Congregational Church of Grafton, 30 Grafton Common, Grafton.

Tom Saupe, a long-time art collector with over 300 pieces in his collection, will discuss the ins and outs of collecting art in his lecture "Eclectic Eye: Collecting Art on a Limited Budget" Oct. 20, 6:00 p.m. at the Great Hall.

The Shakespeare Club of Grafton has organized several literary programs including a radio play, author-led book discussions and a talk by an educator illuminating the totalitarian effect of the corruption and manipulation of language using George Orwell's books.

Members of the Club and volunteer actors of Radio Active Theatre will perform several excerpts from "Spoon River Anthology," conceived and adapted by Charles Aidman based on poems by Edgar Lee Masters. The drama will be performed Oct. 16, 2:00 p.m. and 7:00 p.m. at the Grafton Public Library, 35 Grafton Common, Grafton.

Set in the cemetery of the fictional town of Spoon River in Central Illinois, deceased citizens tell the honest, often brutal stories of their lives in a free verse poem style closely resembling an epitaph. Published in 1915, the bestselling anthology is a classic American twentieth century book.

Radio Active Theatre (RAT)

produces radio and live programs under the aegis of Audio Journal's executive director Mary Frandsen and Catherine Thornton, a long-time member of both organizations. Audio Journal, a member of the Massachusetts Audio Information Network, serves those who are blind, visually impaired or print challenged. Catherine Thornton of the Club has directed the performance.

Critically acclaimed author Nicholas A. Basbanes and his daughter Barbara Basbanes Richter, accomplished educator and journalist will discuss their recently published books at a book discussion held Oct. 22, 7:00 p.m. at the Grafton Public Library.

Kirkus Reviews has called Mr. Basbanes book, "A Cross of Snow: A life of Henry Wadsworth Longfellow," a revelatory explanation of Longfellow's life and how he became a dominant force in American letters." Mr. Basbanes, an author of 10 nonfiction works and a former journalist and book editor, writes and lectures about authors, books and book culture. Ellis Henican of Newsday, said, "No living person has thought more about the extraordinary power of books than Nicholas Basbanes."

Ms. Richter's highly readable English translation of "Mademoiselle de Malepeire" by Fanny Reybaud (1802-1870) published by Bancroft



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Dr. Daniel Mahoney

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Daniel Mahoney, esteemed Assumption University political science professor's talk, "A Boot Stamping on a Human Face— Forever": Orwell on Truth, Tyranny and Human Nature" will be presented Oct. 23, 3:00 p.m. at the Grafton Public Library. Dr. Mahoney's discussion will focus mainly on the novel "1984" to help deepen people's understanding of what the author was trying to communicate about the true nature of human beings and the ongoing threats to the integrity of the human soul.

He wants the audience to discover what Orwell meant in a broader approach directed at the meaning of truth and the essence of human nature.

The lecture will bring a sustained focus to Orwell's pivotal work so attendees may arrive at their own conclusion about the current political climate and use Orwell's work as a guide to their own reflection.

Dr. Mahoney said, "The most terrible kind of politics believes human nature can be manipulated or simply transformed, that there is no enduring human soul, so human beings may be reengineered at will. In this understanding there is no objective distinction between truth and falsehood, right and wrong. In this understanding of things, there's a tendency to reinvent the past or almost erase it."

He wants us also to reflect, following Orwell, on how dangerous it is when we attempt to change the meaning of language and the structure of reality. "Orwell remains our teach-

er in no small part because his thought is finally unclassifiable. He was a democratic socialist who despised Communism as murderous and mendacious, an anti-colonialist and an unapologetic British patriot, an agnostic or atheist who defended a traditional or commonsensical view of right and wrong," he added.

The mission of Small Stones Festival of the Arts is to elevate the practice and appreciation of fine art and photography in the region. The Festival's fiscal sponsor is Grafton Arts, Inc., 501 (c) 3 nonprofit organization.

The Festival appreciates the support of the Mass Cultural Council, as well as Cultural Councils of the towns of Grafton, Millbury, Northbridge, Shrewsbury, Sutton and Westborough; The Town House Tavern; Artscope and Yesod Foundation, Inc. For more information, visit <https://www.smallstonesfestival.org> or contact Ken Crater at ken@graftonarts.org

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Uxbridge voters set to modernize their Town Charter

Charter Review Committee
 UXBRIDGE - Uxbridge voters will meet on Wednesday, October 27, in a dedicated session of their Fall Town Meeting to consider and vote on changes to the Town Charter.

The Charter, first adopted in 2000, under provisions of Massachusetts General Law 43B and updated in 2010 serves as the town's "Constitution" which defines the structure of town government, and powers and duties of town officials. Nine Uxbridge residents were appointed in March 2020 by the School Committee, Selectmen and Moderator and tasked with reviewing and updating the Charter.

The Charter Review Committee held 30 public meetings over the past year during which 19 current and past town officials and employees were interviewed and input was received from the community. The committee then incorporated those diverse inputs and views and entered into deliberations

with guiding principles: a) of addressing long-term issues in town government; b) ensuring checks, balances, oversight and accountability; c) increasing governmental transparency; d) transitioning regulatory, taxing and fee-setting Boards from appointed positions to elected by voters.

The result is a series of articles to be taken up by voters in the extended town meeting. The proposed changes are intended to create a governing framework that will be consistent with contemporary values and resolve inconsistencies and inadequacies in the current document. A cosmetic change will bring the town into the modern era by renaming the town's executive body to the gender-neutral "Select Board." Other changes refine the number of members and on various boards, committees, and commissions and reorder whether they are to be appointed or elected.

If approved by the voters,

the most significant change will be the establishment of a Board of Public Works to provide focused oversight of the Highway, Water, and Wastewater Departments along with the assorted other "housekeeping" functions of the Department of Public Works. Special legislation will be sought to establish this board as a five-member body rather than the three members anticipated by the enabling legislation so that a more diverse range of experiences and interests may be brought to bear.

Mundane, but still important, changes will add a human resources position to oversee personnel matters, establish a "sunset" provision to automatically de-establish archaic or non-functioning boards or committees. Other changes will add a new tool for accountability, strengthen and regularize the auditing of town accounts, and increase the transparency of government by stronger public posting requirements for town documents.

Charter reviews are a once-in-a-decade event so the government structure put in place by the voters will function for the next ten years.

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WHITINSVILLE RETIREMENT

Continued from page 1

C. Whitin Mansion. Although it's not an assisted living facility, the people who live there are provided with communal meals, laundry services and housekeeping services. They can also participate in activities such as daily exercise, bingo, group walks, gardening, quilting and working puzzles.

"This September, we had our annual outdoor picnic for residents, family and guests complete with great food, live music, fun and games," Scott M. Schneider, a member of the WRS Board, said. "Later this year, we'll have special activities for Thanksgiving and Christmas."

To rise above the challenges of the pandemic, Crawford said that the WRS focused on three priorities – adhering to CDC, State and WRS Board regulations/recommendations, ensuring staff members comply with those regulations while maintaining normalcy, and giving consideration to the emotional and mental well-being of staff members and residents.

"Their devotion and commitment to our residents, along with our residents

themselves, are what continue to make this low-income elderly housing model such a success," Crawford said about the staff's dedication. She later added, "Every effort was made to maintain the status quo during the pandemic. Having companionship and friendships, going through the pandemic, kept loneliness and isolation to a minimum."

Crawford said that she finds joy in both the simple ways the WRS helps resi-

dents and in the complex ways. "Knowing we make a difference in people's lives every day is extremely gratifying," she said, adding that listening to people and knowing that she might be in their shoes someday is vital. She later noted, "The joy comes from knowing we took the time and made an effort to know our residents and care about them!"

And the community can also make a difference in the residents' lives. Crawford

said that in addition to making donations, people can help by spreading the word about the Whitinsville Retirement Home, by working there, and by volunteering their skills.

"Music is very much appreciated; we try to have a musical act twice a month so

volunteering a performance could be another way," Crawford said.

"To participate in the simple pleasures of being together, sharing food, listening, laughing, and keeping this beautiful home for all who come to live here is such an honor and a privilege," Craw-

ford shared. "It's a gem and an example of how to maintain as much independence as possible as we age. You have to see it to believe it."

More information about the nonprofit is available on the Whitinsville Retirement Society website, whitinsvilleretirement.com.

Senior Zumba classes

UXBRIDGE- The Uxbridge Senior Center is proud to present a live 8-week session of Zumba classes for Seniors. Zumba is a fitness program that fuses entertainment and culture into an exhilarating dance party workout. This is an 8 week specialized program designed for seniors.

The program began Thursday, October 7 from 1:30pm-2:30pm at the Uxbridge Senior Center Satellite Site which is located at the McCloskey School at 62 Capron Street. The class will run for one hour, one day a week for an 8-week period of time. The instructor, Amy Smith, is a licensed Gold Zumba instructor. The suggested donation cost of this 8-week class is \$25.00. Checks may be payable to the Uxbridge Senior Center.

The benefits of Zumba include improved balance, range of motion and coordination. Additional benefits include increase blood flow to the brain enhancing attention and concentration skills, as well as burning calories and meeting new friends! The class would be open to all in the community including those outside the Town of Uxbridge.

Interested individuals should call or stop by the Uxbridge Senior Center at 508-278-8622 for more information and receive their application and waiver forms prior to the start of the program. The Center is located at 36 South Main Street in Uxbridge and is open Monday thru Friday from 8am to 4pm.

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Al's Rubbish delivers customer service first

By Janet Stoica

Sutton-based Al's Rubbish & Container company practices proactive customer service year-round, a goal that became even more important during the last 18 months with the coronavirus pandemic.

The folks at Al's Rubbish never want customers calling to ask why their trash was not picked up, their broken barrel not replaced, or waiting to respond to a request.

To prove their commitment to customer service, employees answer the phones from 8 a.m. to 8 p.m. If owner Al Gerard doesn't answer your call, then his office manager, Marnie Newton, is right on the line. Their trucks are GPS-and-camera-equipped so they can see what their drivers see back at the office and are proud of their drivers and how customer-responsive they are. Most especially during the COVID situation, their drivers were aware of all health considerations. Loyalty and service seem to be very strong attributes of Mr. Gerard, his son Colby and his entire staff.

Al Gerard began his career as an employee of Friendly's Ice Cream Corp. working his way up to District Manager. He and his wife Janet also enjoy antiquing in their spare time. An interest in antiques actually led to an interest in trucking. He began his rubbish pickup business 30 years ago in Oxford and after continued growth moved to larger facilities in Sutton where his business is now located. Soon Al's son Colby will take over the business having learned the industry practices from his dad as well as from his time spent in business classes while in college. Their office manager Marnie Newton has been with the company for over 10 years and has watched the business grow to a 15-truck fleet with more than 300 dumpsters available for customer needs. "Last year was a very busy year for us," said Marnie, "during COVID we were deemed an essential service and, as many people worked from home, they also began many

home improvement projects requiring dumpster usage. It's been very active for our waste removal container business and we couldn't be prouder of our truck crews for doing their jobs very well and doing a great service for all of our customers."

Although Al's Rubbish does offer weekly rubbish pickup for many surrounding towns from Auburn to Westborough, the largest sector of their organization has been dumpster delivery and pickup. They will deliver their waste containers to just about all of Worcester County. The company also does estate clean outs, general home clean outs, and bulk waste disposal. "Whatever you want cleaned out and cleared out, we'll do it," says Ms. Newton. "From small jobs to large, we're here for you. We can take your old furniture either from inside your home or from your front curb. Just call us for a quote on what you need disposed from TV sets and computer monitors to mattresses and tires."



Al Gerard with son Colby and office manager Marnie Newton.

That's not to say that Al's drivers haven't experienced a stowaway or two or three in their travels. On one occasion a truck driver removed and hauled a dumpster to its new location only to find a family of three raccoons in residence. In accordance with Mass. Wildlife Law, however, he was obligated to return the dumpster to its previous location to return the critters to their original home environment. Needless to say, the furry wildlife were very happy to be back home.

On another occasion the town of Millville needed a new trash hauler for their residents due to budget cuts. Al's Rubbish to the rescue. Not only did Al's take over the rubbish pickup for most town residents within three weeks but they also were able to establish an orderly accounting for all residents.

Al Gerard's company is also heavily involved with the local Sutton Chain of Lights festivities during the December holiday season. There are five trolleys transporting happy revelers throughout town on the first Saturday of December, viewing arts, crafts, and other community-oriented activities. Al custom-

arily opens his truck garage up for the trolleys and also participates in many giveaways.

"Customer service is what we do," said owner Mr. Gerard. "We provide customer satisfaction and that's a job well done. We'll answer our customer's phone calls even at night, who else does that?"

Good or bad, we are here. Our customers are our business."

Al's Rubbish & Container Service, 77 Providence Road, Sutton. (508) 865-4193. www.alsrubbish.com

Contact Janet: jstoica@TheYankeeXpress.com



Some of Al's truck fleet



Stowaway raccoons that were returned to their habitat

Chair Yoga classes

UXBRIDGE - The Uxbridge Senior Center is proud to sponsor a live 8-week Chair Yoga Class. Yoga has been shown to improve overall health when practiced regularly. Chair yoga is a gentle form of yoga that can be done while sitting. Some poses can also be done standing using a chair for support. Chair yoga can improve your flexibility, concentration and strength, while boosting your mood, and reducing stress and joint strain. Other benefits include improved balance to help prevent falls, increased energy, and improved relaxation. The class will focus on stretching, breathing, and allowing the mind to be still.

The program began Thursday, October 7 from 2:45pm-3:45pm at the Senior Center's Satellite Site which is the McCloskey School located at 62 Capron Street in Uxbridge. The instructor will be Dr. David Tapscott, certified yoga instructor. Dr. Tapscott has been an in-

structor since 2014 and has a deep passion for yoga. As an instructor, he sees himself as a practitioner at the front of the room, offering guidance and suggestions to allow others to move along their journey of discovery. The class will run one hour, one day a week for an 8-week period of time. The suggested donation cost for this 8-week class is \$25.00 and is open to all in the community including those outside the Town of Uxbridge. Checks should be made payable to the Uxbridge Senior Center. Bring your own yoga mats and blocks, if you have them. Interested individuals should call the Uxbridge Senior Center at 508-278-8622 for more information and receive their application and waiver forms prior to the start of the program. The Center is located at 36 South Main Street in Uxbridge and is open Monday thru Fridays from 8am to 4pm. For participant's safety, social distancing guidelines will be adhered to. Namaste!

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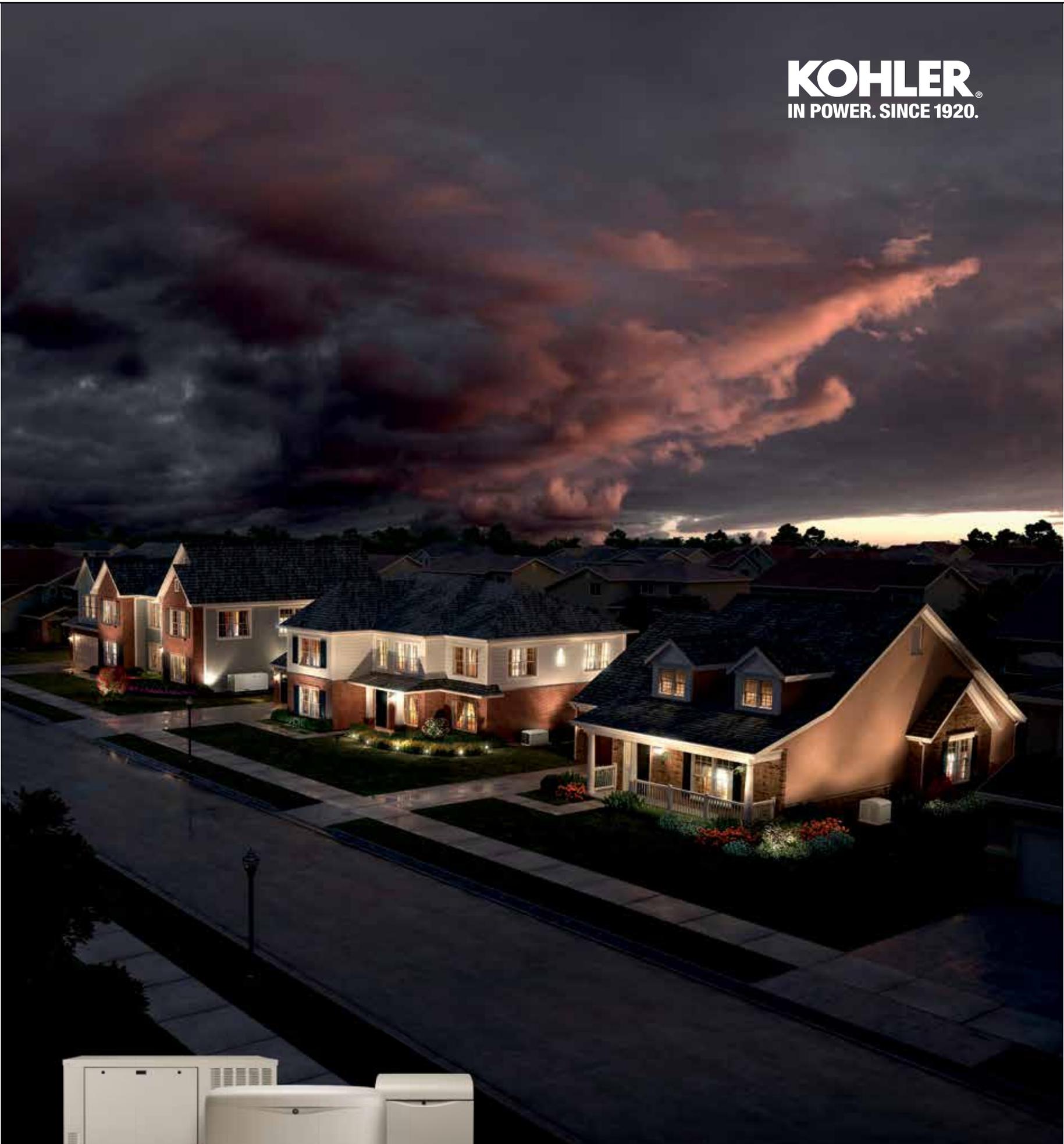


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Events at the Blackstone River Canal

September and October events at Blackstone River and Canal Heritage State Park, 287 Oak St., Uxbridge. All programs are free and open to the public. Bring water, wear sunscreen/bug spray, dress in layers, and wear good footwear. An adult must accompany children. Inclement weather cancels outdoor programs. For more

information call 508-278-7604 or visit: <https://www.mass.gov/locations/harold-parker-state-forest>

Kidleidoscope - Friday, October 8, October 15, October 22, 10:00 a.m. - 12:00 p.m. Meet on the behind River Bend Farm Visitor Center for a nature themed story time, followed by a short nature walk and a craft activity.

Meets rain or shine, during inclement weather program will move inside the Visitor Center. Appropriate for children aged 3-6.

Reading New England's Forests - Saturday, September 25, October 30, 10:00 a.m. - 12:00 p.m. Join us as we learn about the historic stone walls and man-made features that make up our local forests as

we hike along the Blackstone Canal to Goat Hill Lock. We talk about why these stone features are found across Massachusetts and the importance of preserving them to tell stories of a bygone New England. Approximately 2.5 miles on an uneven path. Appropriate for ages 8 and up.

Upton State Forest Foliage

Hike - Friday, October 22, 3:00 - 6:00 p.m. Join us to explore the forest as it changes colors for the season on this 4 mile hike through Upton State Forest. We will be hiking past the scenic Whistling Cave and up the steep Grouse Trail. Pro-

gram will meet at the CCC Headquarters building. This hike ranges from easy to difficult. Portions of the trail are hilly and steep. This forest trail has roots and rocks along the path. Appropriate for ages 10 and up.

Thanksgiving project needs your help

UXBRIDGE-The Uxbridge Senior Center is organizing its annual Thanksgiving lunch distribution to over 200 seniors and homebound. They are looking for assistance from volunteers to make this project a success. The amount of organization and preparation is surmountable, but with many hands, the work is attainable and rewarding.

This project will take place on Monday, November 22, at the Uxbridge Senior Center located at 36 South Main Street. Volunteers can help by donating small cans of cranberry sauce, or gravy. Monetary donations to the senior center are welcome. Others may help by volunteering their time to help package or deliver the meals.

If you can help in any way, please reach out to the Uxbridge Senior Center by November 8, contact Lisa Bernard, Director, at 508-278-8622. Thank you for your consideration and support.

Pig roast

DOUGLAS - Douglas Orchard and Farm will hold its 6th annual fundraiser Pig Roast on Saturday, October 9, at 4 p.m. Featured will be meats, music and a fire. Prepay donation is \$30, or \$40 at the door. To pay in advance go to douglasorchardandfarm.com and use the donate button. Douglas Orchard and Farm is located at 36 Locust Street.

Scholarship available

The Thimble Pleasures Quilt Guild is pleased to announce that they will again be awarding a \$1,000 scholarship to a graduating senior who is pursuing a course of study in the field of visual arts, design, or textiles. Applications for the scholarship are available in the Guidance Office of their high school or available to download at www.thimblepleasures.org. The deadline to apply is May 1, 2022.

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Sen. Fattman secures \$75,000 for Uxbridge public safety improvements

BOSTON – State Senator Ryan Fattman (R-Sutton) announced today that he secured a \$75,000 statutory expenditure through the FY22 state budget for the town of Uxbridge. The money will be spent to upgrade the town's dispatch equipment.

Senator Fattman met Chief

Montminy of the Uxbridge Police Department, Chief Dion of the Uxbridge Fire Department, and John Wise, a member of the Uxbridge Selectman's Board at the Uxbridge Police Station to present them with a check.

Each year, Senator Fattman reaches out to municipalities

in his community to inquire into any capital projects that need completion. If a town needs to complete one-time capital improvement projects and does not have the funds to secure that equipment, Senator Fattman works to secure funding through the state budget. This year, the town of Uxbridge came to Senator Fattman seeking assistance to upgrade their aging dispatch equipment. This upgrade will bring critical improvements to the town's dispatch capabilities.

"Our first responders deserve the best of equipment to handle emergencies that arise in their communities," said Senator Fattman. "As the Blackstone Valley grows, it is crucial to support the best technology available. I am grateful we were able to secure a statutory expenditure of \$75,000 through the state budget for Uxbridge Public Safety. I know this funding will be put to good use to help save lives."

"This statutory expenditure will take Uxbridge into the modern times to enhance our ability to respond to 9-1-1 calls," said Chief Montminy. "We couldn't have funded this project without state support and the collaboration of our public safety team and Senator Fattman."



From left to right - Uxbridge Fire Department Chief Tom Dion, Uxbridge Selectman John Wise, Uxbridge Police Chief Marc Montminy and State Senator Ryan Fattman.

Blackstone Heritage Corridor seeks nominations for John H. Chafee Heritage awards

WHITINSVILLE – The John H. Chafee Blackstone River Valley National Heritage Corridor (BHC) seeks nominations for the John H. Chafee Heritage Awards. The Chafee Awards honor individuals or groups who have worked on projects, programs, and organizations that promote cultural heritage, environmental conservation, and/or the quality of life in the Blackstone River Valley. Award winners will be honored early this winter.

BHC established the award to honor the late Senator John H. Chafee and recognizes citizens and organizations whose work in the Blackstone Valley embodies Chafee's vision and ideas. Recipients have included community leaders, preservation heroes, business partners, environmental advocates, and students whose achievements resulted in public benefit.



Senator John H. Chafee

To submit a nomination, send a one-page letter citing their accomplishments. In addition, please indicate if the candidate is a student for whom there is a separate category. Nominations must be received by October 15, and can be mailed to Chafee Awards, Blackstone Heritage Corridor, 670 Linwood Avenue, Whitinsville, MA, 01588, or emailed to Devon Kurtz at dkurtz@blackstoneheritagecorridor.org.

Troop 107 fall bottle drive

Boy Scout Troop 107 will hold its fall bottle drive on Saturday, November 6, from 9 a.m. - 12 p.m. Bring your deposit bottles and cans to the back of the Grafton Municipal Center, located at 30 Providence Road.

They are taking the following precautions for everyone's safety:

- Please rinse out your bottles and cans ahead of time.
- Please pre-sort your containers: soda cans, beer cans, glass, 1-liter plastic, 2-liter plastic, and smaller plastic (personal size drinks).
- When you arrive at the back parking lot, you will be directed where to leave your containers. Once you depart,

scouts and parents will then retrieve them for processing.

• If you need assistance getting the containers from your car, signal an adult leader. Someone will collect them while you remain in your car.

• Scouts and parents will be working in family units, in shifts, with masks and gloves, and maintaining physical distancing at all times.

If you can't make the drop off, the boy scouts can pick up at your home (Grafton only). Contact us at Bottledrive@troop107.Grafton-MA.org to schedule this and include your name and address. Place your clean and pre-sorted empties in a highly visible

spot by 8 a.m. on November 6, and the boy scouts will do the rest. The scouts will hold additional summer and fall bottle drives in April and July of 2022

Money raised from bottle drives supports the scouts' campouts, activities, community service projects, and routine expenses. In addition, 10% of bottle drive earnings are donated to a local charity. We appreciate your continued support.

If you are interested in joining Troop 107 or would like more information about Troop events, please contact scoutmaster@troop107.grafton-ma.org.

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Living well and looking good

High blood pressure can thicken heart wall

By Keith Roach, M.D.

DEAR DR. ROACH: What is the difference between eccentric LVH and concentric LVH? Which one is more dangerous and needs more attention? My mother was diagnosed with severe eccentric LVH for body surface area with adequate systolic and diastolic functions. What does that mean? - C.F.
ANSWER: The left ventricle is the chamber of the heart that pumps blood to the entire body, except for through the lungs; that is the job of the right ventricle. When the job is too hard, usually because of high blood pressure, the left ventricle hypertrophies, meaning its walls get thicker as a response to the increased workload.

That hypertrophy can be symmetrical (concentric) or asymmetrical (eccentric). Early on, the left ventricle can still do its two jobs despite the hypertrophy: It can push out all the blood the body needs (that's the systolic function), and relax under low pressure (that's the diastolic function). Your mother has adequate systolic and diastolic function, so she is not in heart failure at this time.

If LVH is not treated, it tends to get worse. Usually the diastolic function fails first, and the left ventricle, being thick and stiff, requires higher pressure to relax properly and allow the blood to flow in from

the left atrium. The major symptom of diastolic heart failure (now called "heart failure with preserved ejection fraction," or HF-pEF) is shortness of breath, especially with exertion. Some people may progress to having both systolic and diastolic failure ("heart failure with reduced ejection fraction," HF-rEF), where fatigue becomes a major symptom. Swelling of the legs and increasing nighttime urination are additional symptoms.

It's not good to have either eccentric or concentric LVH, but cardiac physiologists note that concentric

LVH gives the heart less ability to adapt to increased stress and has a worse prognosis. Both situations need to be treated as rapidly as possible to allow the heart to return to a more normal state. Blood pressure reduction - whether through diet, weight loss, salt restriction, stress management, pharmacologic therapy or a combination - is the primary treatment. Some blood pressure medications are more effective than others in helping the heart return to a more normal state, and high blood pressure experts often choose agents that are more effective in those people with LVH, especially concentric LVH, on echocardiogram. ACE inhibitors and beta blockers are typically a part of first-line treatment.

Addictive drug
DEAR DR. ROACH: I have been prescribed Janumet XR and am concerned if this drug is addictive. I do not want to be on this medication long-term. Can I get my diabetes under control by weight management and diet? - S.S.
ANSWER: Janumet is a combination of Januvia (sitagliptin) and metformin (Glucophage). Together these drugs work to reduce sugar made by the liver and to increase release of insulin by the pancreas. Janumet is not addictive.

Many people are able to control diabetes through careful management of diet and weight control (exercise is the other important lifestyle management tool);

however, depending on where your sugar levels have been, your doctor may have decided to put you on medication now to protect your body. It's possible for many patients to get off medications, but it requires a real commitment: a big change in diet and exer-

cise, usually with significant weight loss.

Dr. Roach regrets that he is unable to answer individual questions, but will incorporate them in the column whenever possible. Readers may email questions to ToYourGoodHealth@med.cornell.edu. (c) 2021 North America Synd., Inc. All Rights Reserved

To your good health

Divorce Support Group began new session in-person or online

WHITINSVILLE - The DivorceCare support group has begun its new weekly series. This program is for men and women struggling through separation and divorce. The program offers support from knowledgeable leaders and interaction with others going through the same experiences.

Each meeting includes time for making some new friends, refreshments, and a video, followed by small group discussion. Weekly topics include What's Happening to Me, Facing Your Anger, Depression, Financial Survival, Loneliness, and KidCare.

The meetings are done in a hybrid fashion. Participants can come to the in-person meeting or join online if that is more comfortable.

The DivorceCare program is free, non-denominational, and open to all.

Meetings of the group are held on Tuesdays, from 6:30 p.m. to 8:30 p.m. at Pleasant Street Church, 25 Cross Street, Whitinsville. The program continues for 13 weeks through November 30, and participants can begin attending at any time. Contact Howard DeVries at 508-282-9347, e-mail howard@psrc.org or visit www.psrc.org for more information and to register.

Grief Recovery Support Group Started; in-person and via Zoom

WHITINSVILLE - A new grief recovery support group has started on Tuesdays, at the Pleasant Street Church. GriefShare is a program designed to help people in bereavement find encouragement and support during the grieving process. GriefShare meetings are for anyone who is grieving the loss of someone close.

The meetings are done in a hybrid fashion. Participants can come to the in-person meeting or participate online via Zoom if that is more comfortable.

Each GriefShare session includes a video seminar and group discussion, providing an opportunity to interact with others who have experienced a recent loss. Weekly topics include "Living with Grief," "The Effects of Grief," "Your Family and Grief," "Why," and "Stuck in Grief."

The program continues for 13 weeks until November 30, and attendees are welcome to join the group at any point.

GriefShare is free, non-denominational, and open to all. Meetings are held every Tuesday, from 6:30 p.m. to 8:30 p.m. at Pleasant Street Church, 25 Cross Street, Whitinsville. Contact Marlene DeVries at 508-282-0436, e-mail mrsrevhowie@gmail.com or visit www.psrc.org for more information and to register.

Alzheimer's Support group

The Alzheimer's Support Group sponsored by the Alzheimer's Support Network of South Central MA meet the second Monday of the month at St. Denis Church in Douglas, at 23 Manchaug Road, from 6:00-8:00 p.m. The meetings were formerly held at Webster Manor.

Caregivers and family members not only obtain in-

formation about Alzheimer's Disease, but also learn many helpful techniques in caring for a person with dementia at all stages.

New caregivers can learn from experienced caregivers and support group leaders so they leave each meeting feeling more supported.

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Rep. Soter hosts annual senior center summer cookout

UXBRIDGE - On September 17, Representative Soter hosted his annual cookout for the seniors of Uxbridge at the Uxbridge Senior Center. Approximately 60 seniors were in attendance as well as senior center staff and other town officials.

This year, Representative Soter chose a barbecue theme and served homemade pulled pork, smoked chicken drumsticks, and smoked chicken thighs, as well as sides. Representative Soter also sponsored dessert, which was provided by the Sweet Wise Ice Cream Truck, based out of Uxbridge. Seniors enjoyed the sweet smokey flavor of the barbeque and nostalgia of the ice cream truck.

"Thank you to all of the seniors who came out for our annual cookout. The summer cookouts are always a highlight of my late summer months. They are filled with smiles, laughs, and memories. I'm always so excited to give back to our senior population and take the pressure off the hard-working senior center staff for the day," Representative Soter commented.

Representative Soter explained that while mostly everything was homemade, some of the ingredients were also locally sourced. A portion of the meat came from Overpass Farm (Uxbridge), seasonings from PJ's Bar n' Grill/Smokehouse (Bellingham) were used for initial flavoring, and bar-



Representative Soter joins constituents at Uxbridge COA for his Annual COA summer cookout.



becue sauce from Goodstuff Smokehouse (Blackstone) was used in the final preparation of the pork. Sourcing as much local product as possible was crucial in the wake of Soter's August Reopening Tour, where he featured small businesses and celebrated their reopening after the 2020/2021 shutdowns. Representative Soter encourag-

es his constituents to continue supporting our local restaurants, retail shops, farms, and other businesses so that we can work towards creating a thriving commonwealth once again.

Soter would like to thank all the seniors that he had the privilege of serving at the Uxbridge senior center and looks forward to next summer's cookout.

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Dine out and do good - BVT's SkillsUSA Chapter charity dinner schedule

UPTON – Blackstone Valley Regional Vocational Technical High School (BVT) students, in coordination with the BVT SkillsUSA chapter and the Culinary Arts program, will organize and host a series of fundraising dinners this school

year to benefit charitable organizations and causes. The proceeds will benefit the Be Like Brit Foundation and the BVT SkillsUSA chapter.

Each all-you-can-eat dinner includes a themed buffet, dessert, and beverage is held on

a Thursday evening (except for the October dinner) at the Three Seasons Restaurant, which is on the school campus at 65 Pleasant Street in Upton.

Dine and unwind with a great cause in mind. Please consider attending one or more of these

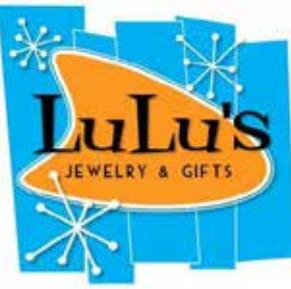
delicious dinners:

- Oct. 13 - Chicken Cordon Bleu
- Nov. 4 - Roast Turkey
- Dec. 2 - Ham Dinner
- Jan. 6 - Roast Chicken
- Feb. 3 - Roasted Pork Loin
- March 3 - Lasagna
- April 7 - Chicken Parmesan
- May 5 - Porketta

Tickets are \$15 for adults and \$8 for children under 12. Dinner seating times are at 5:00, 5:30, and 6:00 p.m. –

seats are limited, and reservations are required. Make your reservations today by contacting Kathleen Manoojian at 508-529-7758 x3109 or kmanoojian@valleytech.k12.ma.us. For additional information about BVT's giving back events, please visit www.valleytech.k12.ma.us/givingback. Blackstone Valley Regional Vocational Technical High School serves the towns of Bell-

ingham, Blackstone, Douglas, Grafton, Hopedale, Mendon, Milford, Millbury, Millville, Northbridge, Sutton, Upton, and Uxbridge. Located in the heart of the Blackstone Valley, BVT creates a positive learning community that prepares students for personal and professional success in an internationally competitive society through a fusion of rigorous vocational, technical, and academic skills.



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FOOD AND FUN PULL-OUT SECTION

PULL OUT SECTION

Save these pages as a guide to area dining and things to do

St. Patrick's Halloween recycling event

WHITINSVILLE - The St. Patrick's Halloween recycling event will take place on Saturday, October 30, from 8 am - 1 pm in the church parking lot, 7 East Street. The profits will benefit upcoming YNIA (Young Neighbors in Action) service projects. Please keep items for each station separate. For more information & electronics pricing, call 508-234-5656 or email officesupport@mystpatrick.com. Cash preferred. No credit cards will be accepted. Thank you for your support!

• On Site Paper Shredding - 9-11 only. \$7/per copy paper size box. No x-rays; binders; binder clips; hanging folders; note-

books; plastic; cardboard or magazines.

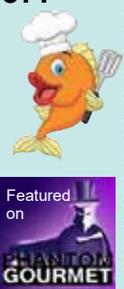
- Electronics Recycling for a fee - No batteries/light bulbs/propane tanks. All equipment must be bone dry of oils/liquids.
- Bottles and Cans - Please rinse. Items must be returnable in MA.
- Textile Collection - Clothing; handbags/totes; accessories; linens; shoes; blankets; window treatments, etc. No rags/rugs, toys/books mattresses or housewares. Items must be gently used (no stains), and in a condition to be resold. If you cannot make it on October 30, please call office to donate.



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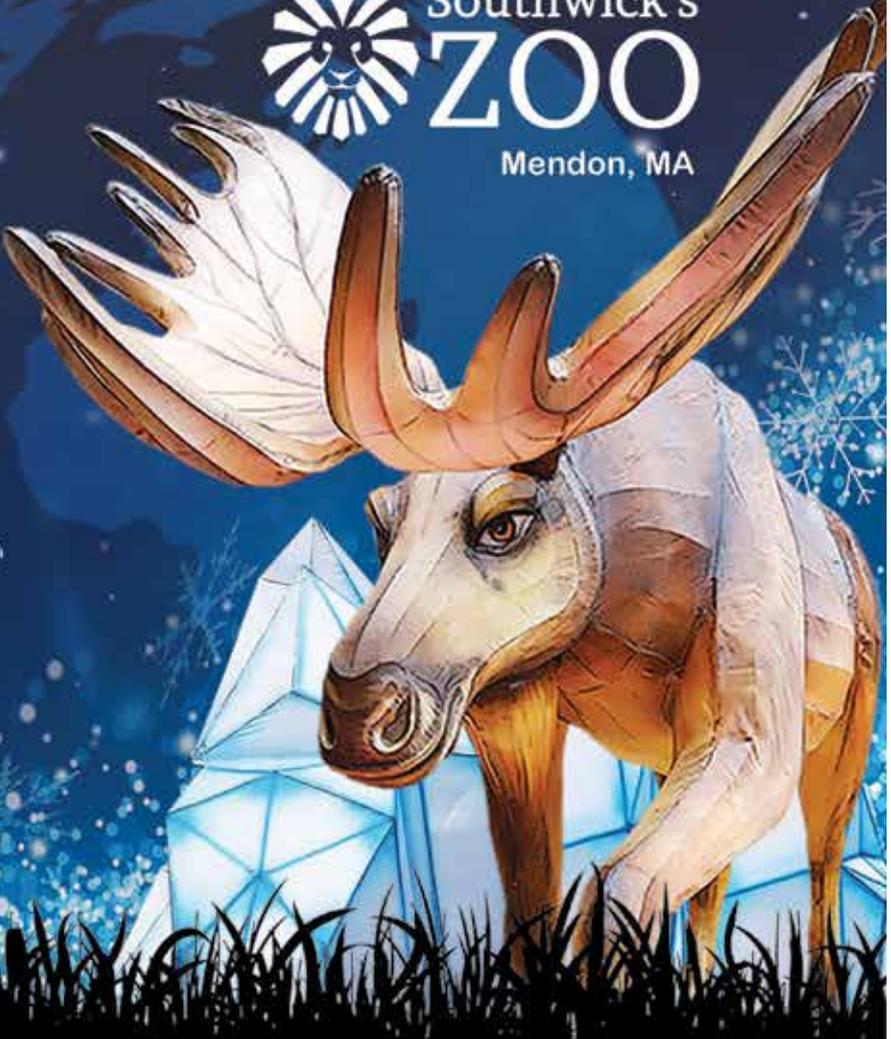
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Healthier baking in the Blackstone Valley

Choices for reducing sugar in a recipe

By Christine Galeone

Fall and winter are ideal seasons for baking – a hobby I've enjoyed since my mom and grandmother shared their love of the art/craft with me before I was able to read or ride a bike. But while the aroma of chocolate chip cookies or brownies on a crisp autumn day is inviting, most of us want to be healthier. And baking and getting healthier don't always mix well together.

But baking treats that are at least a bit healthier is possible. So, for the fall and winter, this column will offer recipes that fall into that category. And the baked goods created from them taste just as good as the ones made with heaps of sugar, over-processed ingredients and artificial colors.

Apple crisp is probably one of the healthiest desserts you can bake. It's brimming with heart-healthy ingredients, includ-

ing apples, oats and walnuts. Cinnamon and nutmeg both have antioxidant properties. And apples are believed to also be beneficial for lung health. Additionally, having less added sugar makes this a dessert that can easily double as breakfast.

Although not every type of apple is a good choice for reduced-sugar baking, there are several sweeter varieties that are perfect. Rachel Houlden, who manages the office at Houlden Farm – which was nominated for the "Telegram & Gazette 2021 Best of Central Mass" award for Best Produce – knows of a couple that people might like to try. Along with other varieties and a wonderful selection of fresh produce, they're available to purchase from the family-owned farm located at 95 Wesson Road in North Grafton.

"It's hard to recommend one apple variety to satisfy

the palate of all, however, when making a pie with the hopes to have less added sugar, a Honeycrisp apple would be a great contender," Houlden advised. "It's sweet, yet also tart, and its crisp flesh makes for a delicious dessert with apple slices that haven't completely cooked down to mush. Another great apple option that my grandmother-in-law, Ruth Houlden, has taught me over the last decade is a Macoun apple. It is quite universal and can be enjoyed alone as a snack, and again like the Honeycrisp, its crisp yet tender flesh does not break down when cooked."

Houlden also offered a tip on how to add a delightful twist to any apple crisp recipe. "When I bake apple crisp, my favorite way is to use an array of apple varieties," she revealed. "I find that each bite is a little dif-

ferent than the last and really adds a lot of depth to this simple fall dessert."

Apple Crisp

Ingredients:

- 4 Medium to Large Apples
- ¾ Cup of Rolled Oats
- ½ Cup Chopped Walnuts
- ¼ Cup of Brown Sugar
- 2 Tbsp. Flour
- 1 tsp. Cinnamon
- ½ tsp. Nutmeg
- ¼ Cup Butter

Directions:

- Pre-heat the oven to 350 degrees.
- In a bowl, mix together everything except the apples and the butter.
- Cut the butter into the crisp mixture, so that it's like crumbs.



Apple crisp.

- Wash, peel, core and slice the apples, and spread them on the bottom of a 9X9" baking pan/dish.
- Distribute the crisp mixture evenly over the apples, and bake at 350 degrees for

35-40 minutes. Let it cool a little, but serve it warm. Makes about 8 servings.

With apples in season, there's no better time to try baking this crisp. Happy (healthier) baking!

BVT's Practical Nursing Program recognized by Nursing Schools Almanac

UPTON – With the demand for skilled nurses particularly significant, the Blackstone Valley Tech Practical Nursing (post-secondary) program was recently ranked #3 in the state by Nursing

Schools Almanac. This organization annually ranks the best nursing schools in Massachusetts to help aspiring nurses with a resource for selecting their future nursing school.

For the 2021 rankings of LPN programs, the research team at Nursing Schools Almanac compiled an extensive database of student performance on the National Council Licensure Examination for Practical Nurses (NCLEX-PN). Aspiring practical nurses must pass this examination before commencing practice. Thus, student performance on the exam provides an excellent benchmark for comparing the relative quality of programs.

The ranking methodology focused on the NCLEX-PN pass rates among first-time test-takers. As well as the average number of annual graduates, and previous calendar years, 2011 through 2020 were analyzed, weighted by year, and averages together. They used this metric to rank all of the Mas-

sachusetts' LPN programs accordingly.

• Blackstone Valley Regional Vocational Technical High School: #3

• NCLEX-PN pass rate among first-time test-takers: 95.5%

• Average number of LPN students graduating annually: 17

• Data analyzed: Calendar years 2011 through 2020

"It's an honor to be included in the Nursing Schools Almanacs 2021 rankings of the best nursing programs in Massachusetts," said Practical Nursing Coordinator Joann Monks, MBA, MSc, RN-BC, RMA. "This is a tribute to the dedication of our students, faculty, staff, and stakeholders working together in support of our program."

The Blackstone Valley Tech Practical Nursing program proudly serves adult learners in District, out of District, and out of state. For more information, visit www.valleytech.k12.ma.us/pninformationsession.

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MCPHS University Dean's List

BOSTON - MCPHS University is pleased to announce the students who have been named to the Dean's List for the Spring 2021 semester:

Abigayle White of Douglas is pursuing a Bachelor of Science in Dental Hygiene degree. Abigayle will graduate from the Boston campus in 2023.

Briana Fleming of Douglas is pursuing a Bachelor of Science in Health Sciences degree. Briana will graduate from the Boston campus in 2022.

Sara Morin of Douglas is pursuing a Bachelor of Science in Nursing degree. Sara will graduate from the Boston campus in 2022.

Ashley Silva Moraes of Douglas is pursuing a Bachelor of Science in Premedical

Health Studies degree. Ashley will graduate from the Worcester campus in 2022.

Laura Mikelonis of Douglas is pursuing a Bachelor of Science in Diagnostic Medical Sonography degree. Laura will graduate from the Worcester campus in 2021.

Kylie McLaughlin of Uxbridge is pursuing a Doctor of Pharmacy degree. Kylie will graduate from the Boston campus in 2025.

Kirollos Wassef of Uxbridge is pursuing a Doctor of Pharmacy degree. Kirollos will graduate from the Boston campus in 2024.

The Dean's List recognizes those students with a full-time course load who have achieved outstanding scholar-

ship with a 3.5 GPA or higher for the academic term.

The mission of MCPHS University is to prepare graduates to advance health and serve communities worldwide through excellence, innovation, and collaboration in teaching, practice, scholarship, and research. Founded in 1823, MCPHS University is the oldest institution of higher education in the City of Boston. In addition to the original Boston campus, the University has campuses in Worcester, Massachusetts, and Manchester, New Hampshire, as well as robust online learning options. The University currently offers more than 100 unique baccalaureate, masters, and doctoral degree programs.

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Upcoming Events

For registration information and a full list of our upcoming events, please visit www.blackstonevalley.org



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Annual Meeting and Awards Ceremony



November 17, 2021
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from 8 AM to 10 AM
**registration opens on October 1st*

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Uxbridge Lions volunteers assist unloading autos at semi-annual shred event.

Lions Shredapalooza recycles paper, electronics

Everyone loves a “palooza” so the Uxbridge Lions are cashing in on the craze. Saturday, November 6, from 9 a.m. to 12 noon, the Lions will hold their second recycling shred event of the year at the VFW parking lot on Route 16 and Cross Road in Uxbridge. The fundraising event supports community organizations and individuals and contributes to Lions’ charities such as sight and hearing research, disaster relief and diabetes education and more.

Once again, with services supplied by Onsite Computers of Uxbridge and Pellegrino

Trucking Co. of Sutton, paper and electronics are securely shredded and guaranteed destroyed for \$5 per copy paper sized box or for \$5 each for the disposal of devices such as phones, electrical cords, DVDs, cameras, USB cables, flat screen monitors, keyboards and radios and stereos.

A clearly marked lane with Lions volunteers will greet vehicles and assist in removing materials to be shredded. People are invited to witness the shredding or to receive a Certificate of Guaranteed Destruction for electronics.

Women’s Bible Study

WHITINSVILLE - Coffee Break, a non-denominational community Bible study for women has begun its fall season with studies on Thursday mornings. This fall’s study will be in small groups of six or less at Fairlawn Church—masks are optional, physically distanced in the study groups. Due to COVID-19, you are encouraged to bring your own refreshments. If you plan on bringing small children, please call prior the meetings.

Coffee Break is free and open to anyone in the community and is held each Thursday from 9:30 to 11:00 a.m. at Fairlawn Church. Coffee Break offers women in the Blackstone Valley an opportunity to read and discuss the Bible, share questions and concerns, and develop new friendships. Each lesson is independent, so if you can’t attend every week, you won’t feel “lost.” There’s no “homework” required, and no previous Bible knowledge is necessary. Study guides are provided free of charge.

Fairlawn Church is located at 305 Goldthwaite Road (off Hill Street) in Whitinsville. For directions, questions, or to get more information, call Ginette at 508-234-4806 or visit fairlawnrc.org/outreach/coffeebreak.cfm.

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Living ON with Lincoln

Lincoln's good vibes

By Amy LeClaire

Losing Lincoln has made me pause, as in, how did this happen? Is he really gone? My gaze falls on the border of my back yard, where he'd find a wedge of shade, prop his head up, and smile up at me. "Can you believe how extraordinary this day is? By the way, you are looking fantastic in those old pajamas."

I miss him terribly. The honeymoon phase just never ended with us. We got along so well. My backyard suggests the unease (and adaptation) that goes along with unwanted change. Lincoln's favorite (and least favorite) animals are ever-present, blissfully ignorant in their natural tendencies to go on and just be. The bunnies, unwatched, hop freely about while the squirrels skitter and stare, forever suspicious. The crows, unrattled, cluster like a group of smokers. I let them be. It was Lincoln's job. He would have showed them who's boss. Now he's gone. Uninvited, they make themselves comfortable in an unwatched yard.

Life without Lincoln is certainly different. A sense of unease settles in my chest with a tired sigh. My dog, my part-

ner in crime, had an amazing life. His pictures, along with his story, live on to remind me of all that he was and all that he gave. The camera's eye captured his exuberance and love for life. I peruse his pictures and relive moments captured as they were and are. The two tenses, past and present, entangle foolishly. Lincoln was robust, hiking and swimming only a month before his passing. What the heck happened? Why hadn't he been able to hobble on to the ripe age of fifteen, to then curl up to sleep on his favorite shag? Dogs give us everything we need. Why must their lives be so short?

A short video clip (taken only weeks following his diagnosis) finds me. The clip captures a joyous moment for both of us. I had devised a new plan of action for his health and the weight of the news (one to three months to live - tops) had been lifted. I was going to stop obsessing on an ultrasound report and start celebrating, instead, Lincoln's behavior. He was not a doom-and-gloom-type of a dog. He was an athletic, happy-go-lucky Golden with good vibes. I had made a conscious decision to live like Lincoln, and honor each day as though it would be the last. I would keep dancing—and with Lincoln by my side.

I'll never forget the day I had brought him to Pappas Recreation Complex, Auburn, home of my Outdoor Zumba class. It wasn't the first time he had come, but it ended up

being his last. I push play and there he is, resurrected on the screen of my i-phone. Lincoln, I miss you! I choke up watching him gallop from the car and straight into the arms of Joanne, his beloved Zumba Auntie. She hugs him. He receives her love by grabbing her pocketbook and parading about the pavilion with a happy wiggle. "I'm back! Let's get this party started!" I remember watching him and thinking



Lincoln at nine weeks.

to myself, he's untouched and blissfully ignorant. I may be in pain, but he is not. Lincoln is the same. He is going to go on and on. He's going to be okay.

The pocketbook memory dangles ruefully in my mind's eye. My plan had bought him an extra six months of happiness. I could have used a lifetime. My melancholic dip makes me even sadder. The gloom and self-absorption are un-Lincoln-like. He did not dwell in struggle, but thrived in the joy of living life to the fullest. His legacy has left a mark more obvious than a muddy paw print. It's not what we lose, but how much we give while alive that matters in the end.

"You are blessed, Mom. The grass is greenest where you water it. Pay attention to good vibes." I picture him facing me as he always did. Every day spent together was his best day. It didn't matter if we were on vacation or watching a ball game. His contentment was as big as his head.

Lincoln treasured every aspect of suburban life, especially (and incidentally) its prevalent green grass. He would gallop around the house while my husband mowed the lawn. He loved to be a part of someone else's chores. "You are so good with the tractor. This calls for some ball chewing. Hold on." Snow blowing sessions were equally as gratifying to Lincoln. He'd force his way through the doorway entrance upon sight of winter hats and gloves. A snow storm called for epic measures of elation. He had to be first in line. "IT'S SNOWING OUT! EXCUSE ME!"

Lincoln was born amid a snowstorm, on December 26th, 2010. He adored every aspect of snowfall. He'd come to the deck door after hours of play, costumed as a Christmas tree, snow bulbs hanging from the long Golden fur at his belly and paws I'd do my best to gently tear the snow balls from his body, but doing so was like pulling hair from someone's scalp. Occasion-



Another great day.

ally, he'd look at me and show his teeth. "I'm sorry, Lincoln. Almost done." He'd soften to my voice. "I know you're only trying to help." (Bitterness was not who he was). Then he'd lie down on a linen, forest green tablecloth repurposed for his needs, and groom himself like a cat while I poured him a bowl of goat's milk.

Lincoln possessed perpetual good vibes (as dogs do) and was rarely in a bad mood. I think about the puppies I've yet to meet and wonder if they'll ever fill Lincoln's big shoes. Will they retrieve

socks, shoes, and pocketbooks as he did? Will they create games in the snow, play defense in a game of football, and fetch countless balls? Will they remind me to live each day as though it's my last, and be fully present? The puppies, I'm thinking, will have their own personalities.

In any event, I plan to share with them all that Lincoln left behind, especially his good vibes.

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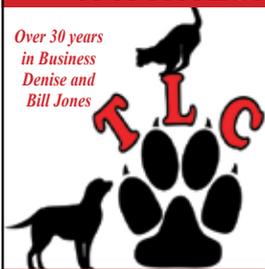
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Chief's corner

The real deal on REAL IDs

By Chief Steven J. Wojnar

Dudley Police Department

I continue to receive questions on the "REAL ID" driver's license program in Massachusetts. This is a federal security program created in 2005, due to the September 2001 terrorist attacks. The goal is to have standardized and secure identifications issued throughout the country. Massachusetts IDs will meet the similar standards as other states.

Due to the COVID-19 emer-

gency, several dates have been moved surrounding the official implementation of this program here in the Commonwealth. I was asked to provide some updates and information on this program.

People who have valid licenses will have a choice of obtaining a standard driver's license or a REAL ID. Both are available for issue by the Massachusetts Registry. Originally, the na-

tional standardized Real ID program was to take effect in Massachusetts as of October 2020.

This meant only a REAL ID or a valid passport would be an acceptable form of identification to fly domestically or enter federal buildings. These forms of identification are currently being offered through the Registry, however, due to the pandemic, the effective date for full implementation has been moved a few times.

In Massachusetts, this deadline has now been extended until May 3, 2023. This allows everyone more time to accomplish this goal. If you wish to obtain a standard license you can follow the same renewal plan as before. This may be done online or in person at a Mass DOT Registry point. Should you wish to obtain the REAL ID, it must be done in person, at a Registry or possibly AAA, office. You will be required to provide

proof of citizenship or lawful presence, Massachusetts residency, and a valid social security number. A passport or a birth certificate are a valid proof of citizenship.

For the REAL ID, you will need some documentation that will display your 9-digit Social Security Number. These can include a pay stub, W2 form, 1099 form, a tax return, and any other official document that has the full number. Should you be required to prove residency, you can use any number of documents that display a residential (Not PO Box) address. A piece of first-class mail issued within 60 days can be used, as well as tax bills, utility bills, or other official correspondence proving your residence status.

More information on these requirements can be found at <https://www.mass.gov/guides/massachusetts-identi->

fication-id-requirements.

The form of license you wish to have is your choice. If you have no intention of flying or using this to enter federal buildings, the standard license is fine. If you have use for this official ID, you will need to have it in place by May 2023. Please review the proper documentation to bring with you to obtain the REAL ID to avoid multiple trips to the Registry and the frustration that accompanies it.

Thanks again for your questions and comments. Please send them to me at the Dudley Police Department 71 West Main St. Dudley, Ma. 01571 or email at swojnar@dudleypolice.com. Opinions expressed in this weekly column are those of Chief Wojnar only and unless clearly noted, do not reflect the ideas or opinions of any other organization or citizen.



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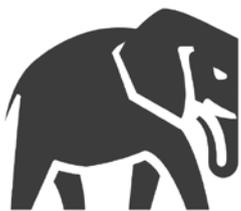
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Q & A with The Car Doctor

John Paul is AAA Northeast's Car Doctor. He has over 40 years' experience in the automotive business and is an ASE certified master technician. He will answer reader's questions each week. You can find the Car Doctor podcast at www.johnfpaul.podbean.com or other popular podcast sites. Email your car questions to jpaul@aaanortheast.com. Follow John on Twitter @johnfpaul and friend him on facebook mrjohnfpaul



Q. I received a recall notice on my 2017 Infiniti QX30 for a defective part in the steering column. After keeping the vehicle for several days, the dealership told me there are no repair parts available in the entire US. Should I try a different dealership or even Mercedes or continue to drive the car?

A. Your Infiniti shares many parts with the Mercedes GLA and the steering shaft was supplied by Daimler (the parent company of Mercedes Benz) but it is a different part than the one used in the Mercedes GLA. Unfortunately, the lower steering shaft currently is a dealer only part and not available in the aftermarket. From what I have read, Infiniti will provide a loaner car while the parts are on order and waiting to come in. Certainly, if the joints in the shaft show movement, the vehicle should not be driven.

Q. I have a 20-year-old Subaru Outback wagon that just needed four new tires and a radiator replacement. My mechanic advised me that the exhaust system (approx. \$2000) will need to be replaced within three-six months. I was going to limit myself to Subaru since that is what I am familiar with and I would drive my Outback forever if I could. It is the perfect car for me. Its visibility is unsurpassed. Do you have any thoughts as to whether it is advisable to buy at this time or wait until inventory increases? After some road testing, I think an Impreza hatchback would fit my needs and budget. Are there specific packages you would recommend?

A. The Impreza would be a good replacement for your 20-year-old Subaru Outback. The dimensions of the Impreza hatchback are within inches of your 20-year-old Outback. Regarding package choices, the Impreza only has one option - manual or automatic transmission. All other features such as Subaru's safety system eyesight, come standard. There are a few dealer installing options such as cargo trays or remote starting. Regarding when to buy, dealers are in very short supply of vehicles due to the semiconductor (chip) shortage and cars are routinely selling for well over list price. If you can wait a few more months until there is more inventory, you will be able to negotiate for better pricing.

Q. Any thoughts on new convertibles. I have looked and as much as I like the Corvette or even the Ford Mustang, I feel like they are more of a younger person's car. My husband thinks I'm going through some late mid-life crisis (I'm 65), but I think it is time to stop saving and have a little fun. Any convertibles that you really like in the \$70,000-\$90,000 price range and why?

A. I think the Jaguar F-Type is a great looking and performing convertible. I haven't evaluated one in a couple of years but remember it as great fun to drive. One car that I recently spent some time in and enjoyed was the Mercedes Benz E-Class. This car had a sophisticated style, very good road manners and you could easily carry on a conversation with the top down. With 369 horsepower

available it had all the performance that I would need. In addition, it had great lighting and all the latest safety technology.

Q. I went to a local parts store with my 2015 Chrysler. They did a free code scan and said I need a thermostat. Can a code scan detect something like a bad thermostat or did they just want me to buy a new thermostat and antifreeze.

A. Typically, when a shop or parts store offers a free scan, they are using a code reader. You didn't mention if the check engine light was on, if it is, then the store could have read a code for low coolant temperature. In a shop they will have a more sophisticated tool, they can accurately read the engine temperature. Starting from cold to hot, the technician can watch the temperature change indicating the thermostat opening and closing. An abnormal low or high temperature will indicate a possible thermostat issue. A similar test can be performed by measuring the coolant temperature once coolant flow is detected in the radiator.

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Manchaug Pond fall cleanup

SUTTON/DOUGLAS - The Manchaug Pond Foundation will be holding their Fall Clean-Up of scenic Manchaug Pond on Saturday, October 23. Volunteers are invited to join members and friends of the Manchaug Pond Foundation in cleaning up Manchaug Pond and its watershed. Volunteers with boats are also welcome to help us clean up coves.

The effort is scheduled to take place Saturday, October

23, from 9:00 a.m. to 12:00 noon with volunteers meeting at the state public access boat ramp on Torrey Road in Sutton. Volunteers will hit the pavement with garbage bags in hand to clean the roadsides, shoreline, and boat ramp - all areas within the Manchaug Pond watershed. Good company, beautiful scenery, safety vests, rubber gloves, and garbage bags will be provided. We ask that everyone follow state regulations for social

distancing. Rain date will be Sunday, October 24, and the rain date notice will be posted on the Manchaug Pond Foundation's Facebook page and website.

The Manchaug Pond Foundation's educational events look to improve the water quality of the picturesque 380 acre community lake, which lies within Douglas and Sutton, through the education of the many users and watershed residents. Educational information on

residential Low Impact Development (LID) techniques such as landscaping with buffer zones and rain gardens to limit runoff of fertilizer nutrients are available on the Foundation's website. Educational materials have been made possible by the MPF's previous two water quality grants awarded by the Massachusetts Department of Environmental Protection. For more information visit manchaugpond.org.

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Rusty loom restorer needed

The Samuel Slater Experience museum in Webster has two power looms that need some restoring before they can be exhibited. One is a Draper loom circa 1900 and the other is a Kilburn & Lincoln circa 1890. The looms have a lot of rust and some missing parts. Museum staff are looking for a restorer to fix them up cosmetically. They do not have to be restored to working order.

If you can help, please contact Olivia Spratt at ospratt@samuel Slater Experience.org or call the museum at 508-461-2955.

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Senate set to consider landmark voting reform bill

BOSTON - The Massachusetts State Senate unveiled S.2545, An Act fostering voter opportunities, trust, equity and security (the VOTES Act). This comprehensive voting reform bill permanently codifies the popular mail-in and early voting options used in Massachusetts in 2020. The bill would also enact same-day voter registration and make a series of other improvements to the Commonwealth's election administration process.

"Voting is the foundation of our democracy, and I believe we have a responsibility to reinforce the right to vote for all residents in the Commonwealth," said Senator Michael Moore (D-Millbury). "We have adapted well as it pertains to voting in these uncertain times, and I'm glad we are taking steps towards implementing common sense legislation that will support a more accessible and efficient system going forward."

The VOTES Act takes crucial steps to expand the right to vote in Massachusetts at a time when states across the country are rolling back voting rights: since the start of this year, 18 states have passed 30 laws limiting voter access. The Senate bill would also take steps to align the Commonwealth with potential changes to national voting laws by including multiple provisions, such as same-day voter registration

and no-excuse voting by mail, which were included in the For the People Act, passed in the U.S. House of Representatives earlier this year.

The Legislature previously enacted legislation to temporarily extend vote-by-mail and early voting options through December 15.

In the 2020 general election, more people voted than ever before in Massachusetts. Approximately 3.66 million residents cast ballots, totaling 76% of all registered voters. Voters took advantage of new voting options: 42% of voters voted by mail and another 23% voted in person during early voting windows. Similarly, over 1.7 million people voted in last year's state primary, the highest number of voters ever in a state primary. Close to half of all voters voted by mail during the primary.

Responding to trends in voting and building off previous actions taken by the Legislature, the VOTES Act contains the following key provisions:

Same-Day Voter Registration

- Individuals would be able to register to vote during early voting periods or on the day of a primary or election.

- Twenty other states and the District of Columbia already use same-day registration. Early Voting In-Person

- The bill would require two weeks (including two week-ends) of early voting in-person

for biennial state elections and any municipal elections held on the same day.

- The bill would require one week (including one week-end) of early voting in-person for a presidential or state primary and any municipal elections held on the same day.

- The bill would allow municipalities to opt-in to early voting in-person for any municipal election not held concurrently with another election.

Permanent No-Excuse Mail-In Voting

- The bill would require the Secretary of the Commonwealth to send out mail-in ballot applications to all registered voters on July 15 of every even-numbered year; the Secretary of the Commonwealth would have the option to include these applications as part of mailings already required to be sent by the Secretary.

- As in 2020, postage would be guaranteed for mail-in ballot applications and ballots.

- As in 2020, mail-in ballots would be accepted for a biennial state election if mailed on or by election day and received by 5PM on the third day after the election.

Additional Flexibility for Local Officials

- The bill would give municipalities the option to set up secure drop boxes for mail-in ballots.

- The bill would allow election officials to pre-process mail-in and early voting ballots in advance of Election Day.

- The bill would give municipalities discretion as to the use of a check-out list at a polling location.

Accommodations for People With Disabilities

- The bill would allow a voter with disabilities to request accommodations from the Secretary of the Commonwealth to vote by mail for state elections.

- Accommodations would include: electronic and accessible instructions, ballot application, ballot, and a voter affidavit that can be submitted electronically.

Jail-Based Voting Reforms

- The bill would help ensure that individuals who are incarcerated who are currently eligible to vote are provided with voting information and materials to exercise their right to vote in every state primary and election.

- The bill would require correctional facilities to display and distribute information about voting rights and procedures, as prepared by the Secretary of the Commonwealth.

- The bill would require facilities to assist individuals who are incarcerated in registering, applying for and returning mail ballots.

Joining the Electronic Registration Information Center

- The bill would require the Secretary of the Commonwealth to enter into an agree-

ment with ERIC no later than July 1, 2022.

- Thirty other states have already joined ERIC, which helps states keep more accurate voting rolls.

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HALLOWEEN HAPPENINGS IN SUTTON CENTER



Jack-o-lantern photo by April Eaton Brown.

The Sutton Historical Society and The Sutton Fourth Committee are partnering to bring the community a Halloween event on the Common.

The Sutton Fourth Committee will be hosting a jack-o-lantern display and contest on the Sutton Town Common from Friday, October 29, through Sunday, October 31. For a fee of \$5 per entered pumpkin and registration at go.rallyup.com/sutton-pumpkins2021, participants can reserve a spot for their carved pumpkin. All pumpkins must be dropped off on the Sutton Town Common on October 29 between 6 p.m. and 8 p.m. The Sutton Fourth Committee will provide LED lights for the pumpkins, no candles required. Pumpkins will be displayed on the Sutton

Town Common for two days leading up to Halloween.

The Sutton Fourth Committee will choose the top three pumpkins with awards for 1st, 2nd, and 3rd place. All proceeds go directly to The Sutton Fourth to help fund our next Fourth of July Celebration. Questions regarding this event can be submitted at the aforementioned website.

Let's light up Sutton Center with an amazing nighttime display of creatively carved jack-o-lanterns.

To compliment this festive display, the Sutton Historical Society will be hosting a Sutton Town Cemetery nighttime tour on Saturday, October 30, from 6 p.m. – 8 p.m. Members of the Sutton Historical Society have been diligently cleaning, restoring, and repairing grave markers in this historic cemetery, located at 4 Uxbridge Road, since 2019. This initial cemetery restoration project blossomed into a partnership with the Blackstone River Valley National Heritage Corridor, has included several local Eagle Scout projects, and has expanded to include other cemeteries in town. During this process, several previously unrecognized veterans have been discovered, a crypt was rebuilt, and much history has been discovered. The Society members are eager to share the stories of the famous and not-so famous individuals interred in this historic cemetery. This event is open to Society members as well as the general public of all ages. Questions can be directed to sutton1704@gmail.com

Mark your calendars for Saturday, October 30, from 6 pm – 8 pm, to join your neighbors for a small-town Halloween event which may include a few surprises.



Women's Bible Study

WHITINSVILLE - Coffee Break, a non-denominational community Bible study for women, began its Fall season. You're only allowed to be a newcomer the first week. After that, we're all friends. We look forward to meeting you.

Refreshments and childcare are provided. There's loving care for your babies and toddlers through age five.

Coffee Break is held each Tuesday from 9:30 to 11:00 a.m. and offers women in the Blackstone Valley an opportunity to read and discuss the Bible, share questions and concerns, and develop new friendships. There's no "homework" required, and no previous Bible knowledge is necessary. Study guides are provided free of charge.

Pleasant St. Church is located at 25 Cross Street in Whitinsville. For directions, questions, or to get more information, please call Anna 508-234-4902, email churchoffice@pscr.org or visit pscr.org/coffee-break.



VFW Post flea market

UPTON - The Upton VFW Post 5594 will hold its flea market on October 9 at Post headquarters, 15 Milford St., (Rt. 140) in Upton, weather permitting. Hours are 8 a.m. to 1 p.m. Vendors and crafty people are more than welcome. Good sized spaces are \$10 each or \$15 if a banquet sized table is needed. No reservations are needed, although Post member David Kennedy can provide more information by calling him at 508-529-3314 or via the Upton VFW Facebook page.

As always, Dunkin' coffee and donuts will be available in the morning, then hot dogs, chips and cold drinks for lunch.

Yard Sale - 11 Wheeler Rd., North Grafton, 8 a.m. to 1 p.m. Saturday, Oct. 9, lots of great stuff.

List your yard sale here.

Send info to: news@theyankeeexpress.com

Prayer



Jesus

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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Tales from beyond

The ghostly heads of the Kickemuit River

By Thomas D'Agostino
www.tomdagostino.com
Here is a true haunt from New England's long gone past, just in time for Halloween.

Along the misty banks of the Kickemuit River in Warren, Rhode Island, a hideous scene unfolded, setting off what would become King Philip's War. This event left a permanent scar on the land both historically and psychically. Though the historical fact is all but forgotten, the psychic scar left on the land continues to haunt the area to this day.

The origin of this ghostly activity dates back to June, 1675. Tension had grown between the colonists and the local Pokanoket tribe living in the area. Uneasiness between the colonists and natives grew to a point where neither felt any sympathy or regard for the other.

Conditions between the two exploded on June 20, 1675 when a band of Pokanoket warriors attacked the English settlement along the banks of the Kickemuit

River. They looted and vandalized several homes. Two homes were set fire in the attack and the settlement left in fear and near ruin. Three days later, the Pokanoket returned to ransack and burn more houses.

John Salisbury shot and wounded one of the warriors as they retreated. The following day they returned to exact revenge for the shooting. The renegade band killed John Salisbury and six other colonists near Swazey Corner during the bloody struggle. Two other men were ambushed and killed as they ran to the nearby settlements for help.

A week after the incident the severed heads of eight murdered colonists were seen on the banks of the river mounted on long poles with gruesome smiles pulled across their faces. This was a clear message to the colonists. Leave the Pokanoket area, or meet the same fate.

The attack on the settlement sparked the brutal and bloody conflict known as King Philip's War between

the local tribes and colonists. The violent conflict would eventually take its toll on the people of the region before subsiding into a peace treaty. The innocent colonists who died that day, however, have never found peace.

Several times a year people claim witness to eight floating heads above the shore of the river. Most often they are seen about the trees glowing in the twilight hours of early evening. They drift almost aimlessly but with purpose, as if searching for something. Perhaps they are trying to reunite

with the rest of their bodies that were never recovered.

Sometimes they are witnessed on poles in the ground on the edge of the Kickemuit near the bridge that crosses the river at Route 136. Either way it is a ghostly sight to behold. Some witnesses who have seen them say the faces seem to look distressed or forlorn. Others have stood aghast as the repulsive apparitions wear the same horrific grins that were given them by those who brutally murdered the eight men.

When you visit the Kickemuit River take a stroll along



the banks. If you get the feeling you are being watched, look to the trees and you might see eight glowing faces staring down at you wondering if you are friend or foe.

The Kickemuit River runs through the center of Warren. Take Interstate Route 195 East to Route 114 East. Bear left where Routes 114

and 103 split. Take Route 136 South off of Route 103.

Thomas D'Agostino and his wife Arlene Nicholson are seasoned paranormal investigators, authors, and co-organizers of Paranormal United Research Society. You can find out more about them by visiting www.tomdagostino.com.

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Unibank supports Class of 2021 DAR Good Citizens Awards

The Captain Job Knapp Chapter of the Daughters of the American Revolution of Douglas presented their 2021 Good Citizen Awards to four area students.

This award is given by the Chapter to honor high school seniors who possess good citizenship qualities of dependability, service, leadership, and patriotism in their homes,

schools and communities. The students wrote essays on Patriotism and the best essay went on to scholarship contests at the state, regional and national level.

This year's Good Citizens were Abigail Riley Weagle, Blackstone Valley Technical High School, Jenna Catherine Elliott, Douglas High School, Katherine Tubbs, Northbridge

High School, and Mary Elizabeth VanTol, Whitinsville Christian School.

Each of these four outstanding young citizens received a DAR Good Citizen pin, a certificate, and a \$300 award from the Chapter and Unibank. The Chapter thanks Unibank who has supported this Scholarship for over 50 years.

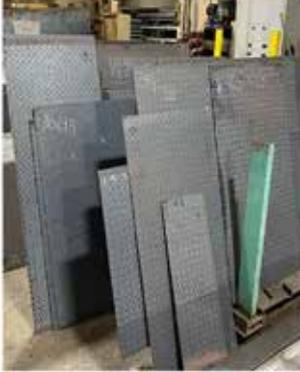
The DAR Good Citizen Award and scholarship contest was created in 1934 and is intended to encourage and reward the qualities of good citizenship. It also recognizes and rewards individuals who possess the qualities of dependability, service, leadership, and patriotism in their homes, schools, and communities. These students are selected

by their teachers because they demonstrate these qualities to an outstanding degree.

The National Society Daughters of the American Revolution, founded in 1890 and headquartered in Washington, D.C., is a volunteer women's service organization dedicated to promoting patriotism, preserving American history, and securing America's future through better education for children. It is a nonprofit, non-political, volunteer women's service organization. Any woman who has an ancestor who fought in or rendered aid in the American Revolution may be eligible for membership in DAR. For information, contact Regent Anne Marie Saface at 508-949-0926.

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Mark Marzeotti

These numbers could make or break your mortgage loan approval.

When you apply for a mortgage loan, lenders want to make sure that you are a good credit risk. That means they like to know that you will pay back your loan on time without any problems during the repayment period.

There are a number of things lenders look at when they try to decide whether you're going to be a responsible borrower or not. But three key numbers are especially important, and they can make or break your loan application:

- Credit score
- Front-end debt-to-income (DTI) ratio
- Back-end DTI ratio

Here's why they matter.

1. Credit score

Your credit score is a three-digit number that sheds light on

Thinking of Buying a Home? The three most important numbers mortgage lenders look at

your entire borrowing history.

There are actually several different scores, including a FICO Score and VantageScore. But all credit scoring formulas use the same basic approach. They take into account:

- How much of your available credit you've used
- Your payment history
- Whether creditors have ever had to take legal action against you
- The types of borrowing you've done
- How much new credit you've applied for recently

After considering all of these criteria, you're assigned a score by one of the three major credit bureaus. This score typically ranges between 300 and 850. Scores below 660 (approximately) are considered to be poor or fair, while scores above 740 are considered to be very good or exceptional.

By looking at your credit score, lenders get quick insight into how you've dealt with debt in the past and how you're dealing with it now. While it's possible to qualify for some types of mortgage loans with low credit, it can be more difficult, and you'll

have fewer choices of lenders.

2. Front-end DTI ratio

Lenders also look at another important number when deciding whether you can afford the mortgage you want: your debt-to-income ratio (DTI).

Your debt-to-income ratio measures your debt relative to your income, but there are actually two different DTI ratios that matter.

Your front-end ratio is the first. It refers to the amount of your gross monthly income that will go towards housing costs if you qualify for the new mortgage. Housing costs include your mortgage payment, as well as taxes and homeowners insurance.

For example, if your gross income is \$5,000 and you want to buy a home that would come with total monthly costs of \$1,800, then your front-end DTI would equal \$1,800 divided by \$5,000 or .36. That's a 36% front-end DTI ratio.

In this case, you might have a hard time finding a mortgage lender, because most prefer your front-end ratio to be below 28%.

3. Back-end DTI ratio

Your back-end ratio is also a method of assessing the amount of financial obligations you'd have relative to your income if you were approved for a mortgage. But this doesn't just take housing costs into account - all of your other debts are also factored in.

To add to the above example, if you had monthly payments of \$1,800 for a house, \$200 for a car loan, and \$25 for a credit card, then your back-end DTI would equal the total of all those monthly payments divided by your gross income of \$5,000.

Since \$2,025 divided by \$5,000 is .405, your back-end ratio would be 40.5%. Most lenders want your back-end ratio to be below 36%. So again you might face challenges borrowing.

Of course, "most" isn't all, and there are some lenders that allow you to borrow with a higher debt-to-income ratio as well as with a low credit score. But you need to consider both the loan terms and whether your decision really makes sense before you move forward.

Committing too much of your income to housing costs could put you in a financial bind, especially if you're in a lot of debt already. So, if your DTIs are above these recommended thresholds, you may want to wait to buy a home until you've paid down some of what you owe. Likewise, if your credit score isn't where you'd like it to be, then waiting a while to try to increase it could potentially pay off in the form of a lower rate and cheaper borrowing costs.

If you're considering buying a home, it's important to understand what these num-

bers are and why they matter so much. That way, you can better judge the likelihood of getting approved for a loan before you decide whether you're ready to buy a house.

Now is an opportunity to potentially save thousands on your mortgage.

Chances are, interest rates won't stay put at multi-decade lows for much longer. That's why taking action today is crucial if you're ready to pull the trigger on a new home purchase. Marzeotti Group Realty can help you with finding the right lender and find that dream home. Call today.

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