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Brown Fuller Memorial Park dedicated to fallen firefighters —

BY JOE MILLIKEN
The Shopper

BELLOWS FALLS, Vt. – The Brown Fuller Memorial Park, a newly renovated park on the Square in Bellows Falls, was recently completed and dedicated to honor the lives of Terry Brown and Dana Fuller, who tragically lost their lives fighting a fire at the Star Hotel in December of 1981.

A modest park had already existed at the site of the hotel fire for many years, which included two memorial benches to honor the fallen heroes. However, the newly renovated and expanded park includes two impressive sculptures of firefighter gear and

a fresh balsam fir tree, which will also be the village's community Christmas tree moving forward.

Bellows Falls' Fire Chief, Shaun McGinnis played a major role in the completion of the park by receiving a state municipal planning grant from the Vermont Department of Housing and Community Development in 2019. Along with the nearly \$7,000 grant they received, the community has raised an additional \$15,000 to help complete the park project.

The Brown Fuller Memorial Park was locally designed by Jana Bryan and the landscape architectural firm, Julie Moir Messervy Design Studio of Bel-

lows Falls, and the land is jointly owned by the town of Rockingham and Great River Hydro, which owns the local hydroelectric station.

The park dedication, which capped off the town's annual Firefighters' Parade, included former Bellows Falls Fire Chief John Wood, who was the fire chief when the tragedy occurred and had traveled from his home in Florida to attend the ceremony. Other attendees included the Chief of the Vermont Fire Academy Pete Lynch, Bellows Falls' Fire Captain Larry Clark, as well as other former Bellows Falls Fire Chiefs.

Family members of Terry Brown and Dana Fuller attend-

ed the ceremony, and Fire Chief McGinnis talked about all the people and local businesses who contributed their time, funds, and knowledge to make the completion of the park a reality. Just a few of the many businesses and contributors to the memorial park project included Great River Hydro, LaValley Building Supply, Lawrence & Lober, James Plumbing & Heating, Lisai's Market & Deli, JP Trucking, Bellows Falls Downtown Development Association, Bellows Falls Opera House, and Potter Memorials.

"The building of the memorial park was a collaboration of the members of the Bellows



The recently completed Brown Fuller Memorial Park in Bellows Falls. PHOTO BY JOE MILLIKEN

Falls Firefighters Association and many local businesses and community members," Fire Chief McGinnis said in a recent interview. "There were so many people who gave their time, money, and materials to the project along the way, and we cannot thank our community enough for all the donations and volunteer work that so many provided. The final phase of the memorial park, an engraved, black granite slab, will be ready to add to the park sometime in the spring."

Southern Vermont Flannel Festival welcomes autumn —

BY BILL LOCKWOOD
The Shopper

ROCKINGHAM, Vt. – The Great Falls Regional Chamber of Commerce's second Southern Vermont Flannel Festival was held last Saturday and Sunday at Rockingham Hill Farm on Meeting House Road in Rockingham. Intended to celebrate community and welcome autumn, as well as the beautiful Vermont fall foliage, it featured live music by a number of performers, a corn hole tournament and pie bake off, craft beer and other spirits, pumpkins, and food, crafts, and other vendors.

Flannel wear was abundant among the crowd that attended though it was not mandatory, and anyone wearing flannel got a discount off their admission. Weather on the Saturday started off dreary, but the sun came out for the bulk of the afternoon.

Betsy Thurston, director of

the Bellows Falls Downtown Development Alliance said, "I can't believe the amount of vehicles we ushered into the parking lot, and it's only 1:30."

She noted seeing cars from nearby Massachusetts and New York and as far away as Colorado and Virginia. She added, "And the sun came out!"

Sue Smith of Fact-TV said there were "more people than last time, new vendors, and so much flannel."

One local couple would have liked to have seen a flannel vendor present. "You can get beer, but you can't get a flannel shirt," one said. Any other critiques were few and far between in the very upbeat spirited attendees.

Chamber President Kathleen Govotski said the first year attracted about 1,600 people. She felt they would attract that many and more this year. Interviewed during the judging of the pie-eating contest that had 15 entries



The GFRCC's Southern Vermont Flannel Festival was held at Rockingham Hill Farm. PHOTO BY BILL LOCKWOOD

from traditional apple and blueberry to key lime and a chocolate pie with vodka crust, she said of the three judges, "Those guys are eating a lot of pie."

Chamber Director Debra Col-

lier said that the first festival was in 2019, and last year it was canceled due to Covid. "We were so disappointed since the first festival was so well attended and just plain fun."

Collier said it all came about with Chamber members looking to do a fundraiser and "tossing around ideas of a fall festival for the Rockingham area." Charlie Jarras offered his Rockingham Hill Farm to host the event, "and flannel just sort of naturally popped into our conversation as a part of all that is Vermont... We feel so fortunate to have Charlie's farm available to us, and we are blown away [at the outcome this year]."

She also said that Covid still affected this year's event. Planning was later due to waiting for the governor's guidelines and having masks and hand sanitizing stations as well as not offering "hands on" activities such as face painting for kids.

New this year was a corn hole tournament hosted by the Rockingham Department of Recreation and the pie contest with prizes generously donated by King Arthur Flour. There were

also some surprise entertainers between the talented bands lineup that included The Break Maids, Debbie and The Downers, Springfield Stringers, Low Lily, and The Stockwell Brothers.

Emily of the Break Maids from southern Vermont said, "We're happy to be here. This is a great stage and a great place to be."

Collier added, "This year, since we have some vacant seats on our Board, its been primarily five of us planning the event. If you'd like to be on the Chamber Board, please contact the Chamber office, or reach out to a board member and join us to make a difference in our community. Likewise, the generous and supportive sponsors make our event possible. Without them, we could not make all the magic happen."

Anyone interested can contact debra.gfrcc@gmail.com.

Kurn Hattin honors Holcombes —

WESTMINSTER, Vt. – On Oct. 8, philanthropists and longtime Kurn Hattin supporters, Terry and Marya Holcombe, were belatedly, due to Covid, honored with the 2019 Charles Albert Dickinson Award.

The CAD Award, established in 2013, is given annually in recognition of an organization or individuals whose philanthropic commitment embodies the mission of New England Kurn Hattin Homes for Children. Named for founder Reverend Charles Albert Dickinson, the award recognizes those who make a significant contribution to the field of child welfare and help to transform the lives of children and families forever.

A beautiful cast crystal relief sculpture, which features

an image of Reverend Dickinson, was presented to the Holcombes. The sculpture was designed and created by Vermont artist Robert Dugrenier who has worked in collaboration with architects and designers to create custom glass sculptural installations in locations around the world. He has created custom awards for a variety of high-profile clients including Harry Winston Inc. and Tif-



Marya & Terry Holcombe and their dog, Cash, admiring their 2019 Charles Albert Dickinson Award. PHOTO BY KRISTIE LISAI

fany & Company. "We are thrilled to present the 2019 CAD award to Terry and Marya Holcombe for

their unwavering dedication to, and support of, Kurn Hattin," said Sue Kessler, assistant executive director.

Over the years, the Holcombes' generous support of Kurn Hattin has included providing essential classroom equipment, sponsoring student trips and campus events, installing crosswalks for safe access between the upper and lower campus, serving as Trustee and Incorporator, volunteering, and

See **HONOR** on Page 2A

Bike to the Box for National Take-Back Day —

BELLOWS FALLS, Vt. – Greater Falls Connections will host the Bike to the Box event on National Take-Back Day, Saturday, Oct. 23, from 10 a.m. to 4 p.m., at the Bellows Falls Police Department. This event provides an opportunity for all community members to dispose of their unwanted or unused prescriptions at BFPD's Prescription Drug Drop Box. The event will include games, music, and the opportunity to receive a free prescription drug lockbox.

At this event, GFC will have resources and information available to families on how to avoid prescription drug misuse and abuse. The BF Community Bike Project, Friends for Change, the new Turning Point South office, and the BFPD will be partnering with GFC to run this event.

So get on your bicycle and head on over to the BFPD on Saturday!

Contact Deb Witkus, Community Outreach Coordinator for Greater Falls Connections, at deb@greaterfallsconnections.org for more information.

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Chroma Technology supports growth of Farm to School in the WNESU

BELLOWS FALLS, Vt. – Chroma Technology is growing Farm to School programs across the Windham Northeast Supervisory Union this school year by being the lead Farm to School donor for Food Connects, a Brattleboro-based non-profit serving schools in Windham County.

The Food Connects Farm to School program focuses on the “Three C’s” of Farm to School – classrooms, cafeterias, and communities. The generosity of Chroma Technology allows Food Connects to continue and strengthen its work in the WNESU. “We are incredibly grateful for the support that Chroma Technology is providing us this year,” says Sheila Humphreys, Food Connects Farm to School Coach. “Their dedication to Farm to School

initiatives in our community ensures that more students can access locally grown food and can experience engaging Farm to School curriculum.”

“One of Chroma’s core values is to be an active and caring member of our community,” says Newell Lessell, CEO of Chroma Technology. “Chroma supports Food Connects’ Farm to School program because helping develop healthy eating habits through education and access to nutritious, locally farmed food is good for children’s health, supports Vermont farmers, and builds healthy communities.”

Bel lows Falls Union High School students, and other students throughout the district, saw lots of local food throughout the summer through the Farm to School Cafe’s summer

meal box initiative. This program provided students and their families with fresh, nutritious food throughout the summer, regardless of their financial circumstances.

As part of Vermont Act 67 and the local food purchasing incentive, students will begin to see more local food on their trays this school year. The Food Connects Farm to School team is working hard to help school nutrition programs navigate this new incentive, in conjunction with offering Vermont grown and made foods through its Food Hub.

School gardens are an essential tool for hands-on and outdoor learning. Westminster Center School is a shining example of how school gardens can be done right. In May, the entire school participated in

their Garden Day – a day where students plant seeds and seedlings in the school garden. As students harvest the final fruits of their labor, the garden continues to see an increase in infrastructure. Most notably, a frost-proof water spigot, a chicken coop, a small outdoor prep station, fire pits for outdoor cooking this winter, and blueberry bushes. Food Connects provided the school grant support, marketing materials, and hands-on support in the garden – and looks forward to supporting future garden projects, including the annual Farm and Field day later this month.

Food Connects works with Farm to School teams throughout the region. This task is essential to help develop, guide, and implement Farm to School action plans, provide curricu-



Local students engage in gardening for their own locally grown food. PHOTO PROVIDED

lum and grants support, and create materials and marketing for these programs. Central Elementary School formed a new Farm to School team this year that is participating in the Northeast Farm to School Institute. This year, the school plans to expand its gardening and do more hands-on cooking in the classrooms, including monthly taste tests organized by the second grade. Food Connects looks forward to working with Central’s Farm to School team

to help bring in best practices for gardening and cooking with kids.

Grafton Elementary School is also deepening its Farm to School programming this year with plans to add new grow labs, a hydroponic fish tank, and cooking tools, including a new oven to make it easier to teach cooking to students. Food Connects will continue to support these new initiatives through coaching and curriculum resources.

Greater Falls Connections, Parks Place celebrate Family Day

ROCKINGHAM, Vt. – On Sept. 27, 2021, Greater Falls Connections and Parks Place Community Resource Center joined communities across the country to celebrate Family Day, a time to focus on all of the everyday things parents and caregivers do to connect with their kids.

Greater Falls Connections

and Parks Place handed out free pasta to families who are participating in the “Family Promise,” which is a commitment to have regular family meals and plan special family time to connect and have fun. The National Family Day team works with organizations across the country to educate parents about how everyday

activities, like sharing a meal, playing a game, or asking about their day, can make a difference in the life of a child.

It’s important to remember that those everyday activities have a lasting effect on children. Each of these moments offers an opportunity to connect, share, and really listen to what’s on their mind. As children age,

it is vital to keep those lines of communication open, as it sets the family up for healthy communication that will provide a foundation for the teen and teen years of the children.

Renee Kondos of HCRS says, “We have dinner every night because it allows us the opportunity to connect as a family and really pay attention to each other.”



Celebrate Family Day by having a sit-down family dinner together. PHOTO PROVIDED

There are many other ways to celebrate National Family Day together, such as playing a game, going for a walk, sharing what you are grateful for, working out, or going to social media to share a family selfie at #MyFamilySelfie.

Founded in 2001 by Center on Addiction (now Partnership to End Addiction), Family Day works with organizations across the country to encourage parents and caregivers to make the time for regular fam-

ily meals and fun activities that create strong bonds, which can reduce the risk of developing a future substance use disorder. Nine out of 10 people who meet the medical criteria for addiction started smoking, drinking, or using other drugs before age 18. For every year use is de-

layed, the risk of addiction goes down.

Greater Falls Connections and Parks Place Community Resource Center are committed to strengthening families and believe that celebrating Family Day is an important step in protecting our children.

HCRS welcomes new staff

SPRINGFIELD, Vt. – Health Care and Rehabilitation Services, southeastern Vermont’s community mental-health agency, is pleased to announce the appointment of 19 new professionals whose talents will augment HCRS’ services in the Bellows Falls, Brattleboro, Hartford, Springfield, and Windsor regions.

HCRS welcomes the following new employees: Shannon Becker, team leader, Hartford; Matthew Bruno, school-based behavioral interventionist, Brattleboro; Shelly Callum-Kelly, direct service professional-community, Windsor;

Kendra Camp, behavioral interventionist, Hartford; Joshua Carpenter, behavioral interventionist at Kindle Farm; Samia Cassell, crisis intern, Brattleboro; Elizabeth Col-lard Guillet, classroom assistant at Kindle Farm; Kelsie Fraser, direct service professional-community, Springfield; Rya Freeland, clinician I, Brattleboro; Cameron Lloyd, classroom assistant at Kindle Farm; Codi Lynch, direct service professional-community, Bellows Falls; Devan Monette, teacher at Kindle Farm; Shawn Morton, driver at Kindle Farm; Emily Murphy, classroom as-

sistant at Kindle Farm; Susan Odden, OP Intern, Hartford; Marissa Quell, behavioral interventionist at Kindle Farm; Alisha Scudder, behavioral interventionist at Kindle Farm; Elizabeth Ungerleider, school-based clinician I, Brattleboro; Theodore Vecchitto, behavioral interventionist, Springfield; Ronald Witham Jr., service coordinator in Brattleboro; and Gabriella Zlocki, school-based clinician I at Kindle Farm.

These new hires will support the nonprofit agency’s comprehensive mental health, substance abuse, and developmental disability programs, which serve more than 4,000 individuals annually across Windsor and Windham counties.

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Springfield Elks Lodge
inducts new members

SPRINGFIELD, Vt. – Recently, Springfield Elks Lodge 1560 initiated their newest members. From left to right: Kevin Burke, Rhonda Batchelder, Exalted Ruler Carolee Murchie, and Cherri Jackson.

PHOTO PROVIDED

HONOR

From Page 1A

offering tutoring support for many of our children.

The Holcombes commented that they became connected to Kurn Hattin after making a memorial gift in 2000. Later, they found a business card in their door thanking and inviting them to visit campus and have been enthusiastic ambassadors and supporters ever since. The Holcombes stated that they will continue to financially support and share news of the wonderful work Kurn Hattin does with children with their friends and family.

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LOCAL
HISTORY

BY RON PATCH

Ron Patch is a Chester native, Chester Historical Society president, and a lifelong antiques dealer.

He can be reached at 802-374-0119 or email knotz69@gmail.com

Shrooming and short stories

I’ve been writing weekly articles for The Vermont Journal and The Shopper for many years now. I like to write on weekends. Sometimes I get caught up in life and find myself pinched for time. This week’s article is one of those times.

Sometimes it seems I no sooner finish an article then it’s time to write another.

For the past two weeks I’ve been out picking Matsutake mushrooms, shrooming as I call it. Matsies tend to grow in the least accessible locations. In the past two weeks, I managed to pick over 30 pounds. This was my best year.

Being perishable I needed to find homes for them quickly. I gave Francine about eight pounds in total. To others I gave a pound or two. J.D. received the most, maybe 10 pounds. J.D. dehydrated them for future use. It kept him busy for a couple days. I pigged out on the rest!

I’ve had them prepared many different ways. Francine sliced the six-inch diameter caps in long slices, liberally rubbed with olive oil. In a baking dish under the broiler she roasted each side for seven minutes. She dropped off some of these delicacies for my enjoyment.

They resembled slices of veal. These were the best I’ve had. They were very tender, similar to a filet mignon. Matsies are an excellent meat substitute.

Just for fun
Here are a few short stories I wrote several years ago, for my own amusement, just for fun. Each sketch is loosely based on an actual person or event. Names and antics are my creation.

A tourist needing directions saw Henry walking up Main Street, stopped, and asked, “How to you get to Grafton?”

Henry said, “Most folks drive.”

Elmer Brooks
Elmer Brooks was a man of



Burgess Cemetery Road in Grafton.

PHOTO BY RON PATCH

few words and easily irritated if asked to repeat himself. Elmer minded his own business and expected others to do the same. He lived on North Street near the stone schoolhouse.

One day he was outside rebuilding a carburetor when a Cadillac with Connecticut plates pulled into his driveway. Elmer being busy paid him no mind. It was then that the man blew his horn to get Elmer’s attention. Elmer put down his tools and slowly walked over to the Caddy. The man asked directions to Ascutney.

Elmer: “I don’t know where you’re from mister, but around here if we want directions we get out of the car and ask.” Elmer turned around and went back to the carburetor he was working on.

The man in the Caddy opened his car door and walked over to Elmer and asked, “How do you get to Ascutney?”

Elmer turned around and noticed the man was dressed in plaid pants and jacket, with white golf shoes. Said Elmer, “Well Geesus mister, if you can afford them fancy clothes and them stupid shoes you ought to be able to afford a roadmap. Now you get on down the road with your fancy car and stupid shoes and go bother someone else, I’m busy.”

The Caddy man left perhaps a little wiser.

Annie and Winston
Annie and Winston were 37-year-old twins. They had always been close. Annie did get some upset with Winston when he forgot her birthday.

A common answer to the question, “Is the glass half-full or half-empty?”
“I don’t know but it’s time to refill it.”

Jackie Krupsky: “Come in sit down converse. My house is dirty but usually worse.”

Mordecai Mason
Mordecai Mason was a lawyer in town. He was an eccentric man who claimed Perry Mason was his uncle. Mason’s courtroom antics were, well, entertaining. One time in court he wore his suit backwards as he faced the judge. When the judge objected, he turned around. Now his shirt, tie, and jacket were facing the judge, but Mordecai wasn’t. The judge, now irritated, demanded an explanation for such behavior.

“Your honor,” said Mason, “the arresting officer claims my client was so intoxicated that he didn’t know whether he was coming or going. What I have proven in court this morning is that you might not have known whether I was coming or going but I did.”

The case was dismissed.

Tune in next week for a more typical article. The photo with this article I took several years ago on Burgess Cemetery Road off Route 35 in Grafton.

This week’s old saying my mother said when someone was lying: “Bullticky.”

“The Old Town Barn,” another look at the Rockingham Meeting House



Dr. Susan Buck will offer new clues on the paint and finish used over the years.

PHOTO PROVIDED



Rockingham Meeting House interior paint analysis.

PHOTO PROVIDED

ROCKINGHAM, Vt. – Renowned architectural restorationist Dr. Susan Buck will offer new clues as to the paint and finish used on and in the Rockingham Meeting House over the centuries, via a Zoom presentation Wednesday, Nov. 3 at 7 p.m. During the 1798 town meeting, money was raised to paint the new building but no mention is made of what color. But now we know. Think a deep red with cream trim.

In early August of this year, Dr. Susan Buck spent several days on-site collecting paint and wood samples from the building’s interior and exterior, as well as from the 1816 hearse, funeral bier, and hearse barn, which comprise this National Historic Landmark. Back at her Williamsburg laboratory, the samples were examined microscopically and with spec-

tral analysis to determine the colors and chemical compositions of the various finishes used over the past 223 years.

These findings will help the Rockingham Historic Preservation Commission decide on how to go forward in preserving this structure. “First thing we considered, do no harm by introducing elements that might degrade rather than conserve the wood,” said Commission Coordinator Walter Wallace.

On staff at Colonial Williamsburg and on the Winterthur faculty at the University of Delaware, Dr. Buck applies the science of art restoration to architectural restoration. She is known internationally for her historic preservation detective work at landmarks such as Mount Vernon and Monticello. She has also worked at UNES-

CO World Heritage sites, such as Beijing’s Forbidden City. Her draft report can be viewed on the Rockingham Historic Preservation Commission webpage at www.rockbf.org.

To receive an invitation to join this live Zoom presentation, contact programming@rockinghamlibrary.org or call the library at 802-463-4270.

Dr. Buck’s paint and finish analysis project was made possible through funding from the Vermont Department for Historic Preservation and the National Park Service. This lecture is collaboration between the Rockingham Historic Preservation Commission and the Rockingham Library. For more information about Rockingham Meeting House conservation programs, email WalterWallace.clg@rockbf.org.

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Coolidge historian describes Coolidge homestead to Rotary —

LUDLOW, Vt. – In a wide-ranging presentation, William Jenney, historic site administrator for the Calvin Coolidge State Historic Site, described the creation of the site plus some little known aspects of Coolidge’s political life to the Ludlow Rotary Club at its weekly luncheon meeting.

Jenney first outlined how the various buildings now associated with the Coolidge Homestead site in Plymouth Notch were gradually absorbed into the historic site. Much of the location, visited by thousands of visitors each year, did not become part of the site until the middle of the 20th century.

The latest structure added to the site is a modern new building housing many of the keepsakes associated with Coolidge as well as meeting facilities.

Perhaps the most interesting part of his discussion, however, focused on how Calvin Coolidge became involved in politics.

Jenney noted that upon his graduation from Amherst College, Coolidge sent letters to two law firms, one in Montpelier in his home state and a sec-

ond to a firm in Northampton, Mass. Due to the slow delivery of his letter to Montpelier, Coolidge received a letter from the Northampton firm offering him employment while not receiving any response from the Montpelier firm.

Pondering what might have happened in history had the Montpelier firm responded first, Jenney mused that Coolidge might never have become President of the United States.

However, Coolidge’s political career began in Northampton as its mayor, followed by terms in the Massachusetts House and Senate, ultimately being elected that state’s governor. It was in this position that Coolidge gained national prominence in

his handling of the Boston Police Strike of 1919, which gave him a reputation as a man of decisive action.

During the Republican Presidential Convention of 1920, the backroom pols, as was the convention at that time, named a candidate for vice president to support Warren Harding, the nominee for president. When this nomination reached the floor of the convention, the delegates revolted against the backroom proposed nominee and, with the convention delegates yelling “Coolidge, Coolidge,” effectively nominated Coolidge as the VP candidate. He became President in 1923 when Harding died and won reelection in 1924.

RON PATCH

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“Let’s Bring Health and Wellness into the town. Let’s benefit from it and regulate it.”
(Quote from article in Vermont Journal October 13th, 2021)

The Black River Area Community Coalition was established in 2003 with the purpose of preventing youth substance use and violence by promoting a healthy involved community.

In 2016 when drug paraphernalia and vaping stores started showing up in Ludlow, we collaborated with the Ludlow Police Department and the Town of Ludlow to pass an ordinance that prohibited such products from being marketed to our youth and to keep marijuana/cannabis retail shops out of Ludlow.

The New England Poison Control Center reported a 160% increase in calls reporting the accidental ingestion of marijuana by children, especially with cannabis manufactured products, despite using child proof packaging and warning labels. (2019)

Health and Wellness? We don’t think so.
Think of your children, grandchildren, and our young adults.
Let’s keep them safe and healthy though prevention not through retail cannabis dispensaries.

See our Letter to the Editor on Page 4

BLACK RIVER AREA COMMUNITY COALITION

Partners for healthier communities

GREEN PEAK ALLIANCE

opinion

Dear Editor,

“Let’s Bring Health and Well-ness into the town. Let’s benefit from it and regulate it.” A quote from the article in The Vermont Journal, Oct. 13, 2021.

The Black River Area Community Coalition was established in 2003 with the purpose of preventing youth substance use and violence by promoting a healthy involved community. Over the past 18 years, we have successfully worked with all our partners and communities to keep our youth safe whether through underage drinking strategies, prescription drug take-back boxes, wellness and after prom events, school educational programs, summer camp activities, youth groups, parent nights, and more.

In 2016, when drug paraphernalia and vaping stores started showing up in Ludlow, we collaborated with the Ludlow Police Department and the town of Ludlow to pass an ordinance that prohibited such products from being marketed to our youth and went further to keep marijuana and cannabis retail shops out of Ludlow. A quote from that ordinance stated: “It is the intent for the Ludlow Select Board to promote a family friendly atmosphere within the Town. This objective applies to

the residents of the Town and all our visitors.”

After the passage of Act 86 in 2018, which legalized cannabis for those over the age of 21, we shifted our strategies to address the use of cannabis by our youth and young adults. According to the Vermont Department of Health: “Vermont rates of use in the past month among people aged [12-plus] were highest in the country – at almost twice the national rate.

“Adult marijuana use has steadily increased in Vermont since 2013 and use among high school students increased significantly from 2017 to 2019.”

The National Institute on Drug Abuse recently conducted the first-ever study measuring the time between first use of an addictive drug and the onset of a substance use disorder among adolescents and young adults. In adolescents ages 12-17, 10.7% developed a substance use disorder (SUD) within 12 months of starting to use cannabis. Among young adults 18-25, 6.4% have developed an SUD. (Published in the American Medical Association, March 31, 2021).

The New England Poison Control Center reported a 160% increase in calls reporting the accidental ingestion of mari-

juana by children, especially with cannabis manufactured products, despite using child-proof packaging and warning labels. (2019)

Just in the past several months, there has been an outpouring of support in our community for the Divided Sky Rehab Center due to the overwhelming number of people who have a substance use disorder in our state. We don’t need a dispensary in our community to make it easier for adults to purchase cannabis who might not otherwise.

Health and wellness? We don’t think so. Think of your children, grandchildren, and our young adults. Let’s keep them safe and healthy through prevention, not through retail cannabis dispensaries.

Sincerely,
Paul Faenza, Executive Director, BRACC
Ludlow, Vt.

Dear Editor,

Ludlow has been my “home away from home” for almost 40 years. It is the only town in Vermont at the foot of a ski area blessed by nearby lakes. It has potential to be even better if the citizens and Selectmen make the right choices.

Yesterday I read an article about how Woodstock plans to expand their Christmas festival and I credit them with continuing to strive to make their town more attractive to residents and visitors alike.

Today I read in The Vermont Journal that two ladies in Ludlow are leading an “educational” meeting to allow retail cannabis (pot) distribution in Ludlow.

While Woodstock, Vt., is doing its best to create a family-friendly environment, the Ludlow “cannabis educators” appear to be on a mission to have Ludlow become “pot central,” perhaps akin

to Woodstock, N.Y. of 1969. It is especially ironic since up until now, Okemo Mountain has been known as one of the most family-friendly ski areas in the East.

Ludlow is now at an important fork in the road. It can continue to strive to be known as a family-friendly town with family activities. Or it can pivot and become known as a “pot-friendly” town and suffer an increase in health, addiction, and criminal problems.

I suggest everyone interested in helping Ludlow make the right decision read “Smoke-screen: What The Marijuana Industry Doesn’t Want You To Know” by Dr. Kevin Sabet. Dr. Sabet served as a researcher on drug policy in the Clinton, Bush, and Obama Administrations. Sabet offers compelling evidence that the pot industry is closely aligned with the tobacco industry and intent on putting their profits over public health. The pot industry is fol-

lowing the tobacco industry’s script of denying that the use of their product leads to addiction or to use of more powerful drugs.

The two “educators” are promoting retail cannabis in Ludlow supposedly as a means of growing the local economy. What has not been said is that they would personally financially benefit from retail cannabis.

It is important for everyone to realize is that retail cannabis in Ludlow would not only be detrimental to public health, but it would also reduce the attractiveness of Ludlow to visiting families and the businesses that service them.

This is an important decision point for Ludlow. It is in the best interest of the people of Ludlow to just say “no” retail cannabis.

Sincerely,
John W. Eckel
Ludlow, Vt.

Dear Editor,

As our 2021 outdoor market season comes to a close, the members and vendors of the Springfield Farmers’ Market wish to thank everyone who helped make this our most successful season ever. A special acknowledgement goes to Bob Flint and the SRDC; their generosity in allowing us to use their beautiful open area on Clinton Street provided visibility, grass, safe spaces for kids, and room to grow.

Thanks also to Pastor Gerry Pipe and the United Methodist Church for sharing their space with us during the inclement months,

to Caitlin and Alice of the Springfield Regional Chamber of Commerce for all their encouragement and help; to our hometown papers, Eagle Times, The Vermont Journal & The Shopper, and the Springfield Reporter, all of whom were unflagging in helping us to get the word out.

Finally, to our customer family, thank you for your loyalty and support. We hope to see you nearer the holidays, and we will definitely look forward to seeing you next June.

Sincerely,
Springfield Farmers’ Market Board and Vendors

Laff - A - Day

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LETTERS TO THE EDITOR SUBMISSIONS

Please note that we will not be publishing any letters regarding the Ludlow Special Meeting and Vote in our October 27, 2021 edition in print or online per our publishing guidelines. Other letters regarding community news will still be considered.

We reserve the right to publish at our discretion. The viewpoints expressed in the editorial section do not necessarily reflect the views of The Vermont Journal & The Shopper.

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Weekly SUDOKU

by Linda Thistle

1				7		3		
			3	8				2
	7				6			5
		8		1				4
2			6				9	
	5				7	1		
6				8		7		
		4	1				6	
	8				2			1

Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

DIFFICULTY THIS WEEK: ♦♦♦♦

♦ Moderate ♦♦ Challenging
♦♦♦♦ HOO BOY!

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King Crossword

ACROSS

1 Request
4 Lawyers' org.
7 Jab
11 Grub
13 Sinbad's bird
14 Way out
15 Spanish greeting
16 Somewhat (Suff.)
17 Memorandum
18 You'll get a rise out of it
20 Iowa crop
22 Owned
24 Beginnings
28 Pudding variety
32 Lebanon's neighbor
33 Press
34 Rage
36 Joyful tune
37 Plaintive poem
39 Sees the world
41 Country singer West
43 "Caught ya!"
44 Frank
46 Gold mold
50 Writer Didion
53 Flushed
55 Fascinated by
56 Byron or Tennyson
57 Nest-egg acronym

DOWN

1 Needing liniment
2 Oxford, for one
3 Caffeine source
4 "Entourage" character
5 Pear type
6 Sneeze sound
7 The White

8 Kitchen gadget brand
9 Tool set
10 Tours season
12 U.S. capital on the Potomac
19 Eastern "way" one
21 ER workers
23 601, to Nero
25 Canal of song
26 Cash drawer
27 Pre-college exams
28 Even
29 Woody's son

30 Bard
31 Illustrations
35 Historic time
38 Shriek bark
40 Sushi fish
42 Haunting
45 Sleuth Wolfe
47 Wildebeests
48 "Beetle Bailey" dog
49 Horn sound
50 "The Wedding Planner" actress, to fans
51 "Alley —"
52 Exist
54 Dapper fellow

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SERVICES

obituaries

Susan J. Garfield, 1947-2021

SPRINGFIELD, Vt. – Susan J. Garfield, 74, of Springfield, Vt., passed away peacefully at her home surrounded by her family Oct. 15, 2021.

She was born March 1, 1947 in Burlington, Vt., to the late George and Lucille (Smith) Wells.

Susan graduated from Leland & Gray High School in 1965. She went on to Champlain College where she graduated in 1967 with an associate's degree in business. After college she went on to work for Vermont Research in Springfield as an executive secretary. She worked there until her daughter Julie was born. She was a stay-at-home mom until Julie and Kelly were in preschool. She then became a teacher's aid in Kindergarten at the East School in Springfield. After that she started working for Chapter XIV in Ludlow, Vt. Susan and her daughter Amanda later purchased the Next Chapter Boutique in Ludlow.

In addition to her family, she loved many things such as jewelry, animals, music, decorating, antiques, the ocean. Above all, she was the quintessential fashionista.

She is survived by her longtime companion Douglas Bobar; her three daughters Julie



Susan J. Garfield, 1947-2021. PHOTO PROVIDED

Garfield and her companion Robert Amell Jr., Kelly Pelkey and her husband John, and Amanda Champagne and her companion Jesse Reeves; her grandchildren Emma and Sophia Pelkey; her sister Debbie Stone and her husband Steve; and the father of her daughters Warren Garfield.

A graveside service will take place Saturday, Oct. 23, 2021 at 1 p.m. at the Glebe View Cemetery in South Londonderry, Vt.

In lieu of flowers, memorial contributions may be made in Susan's memory to the Springfield Humane Society.

Davis Memorial Chapel is assisting the family with arrangements.

Dale C. Deming, 1927-2021

CHESTER, Vt. – Dale Cooley Deming, 93, a resident of Chester, Vt., passed away peacefully in Bennington, Vt., Oct. 4, 2021. He was born in Westfield, Mass. to Dorothy (Goddard) and Edward Henry Deming, Nov. 26, 1927. Dale grew up in Westfield, Mass., starting his primary education at Westfield schools. He enjoyed building and flying model airplanes and as a teenager worked at Barnes Airport, pursuing his love of aircraft and logging hours for a pilot's license.

After the passing of his mother, Dale completed high school at the Admiral Farragut Academy in 1946 and stayed with his grandmother in Granby, Conn. He continued his education at (currently named) Vaughn College of Aeronautics and Technology, in Elmhurst, N.Y.

Dale was then employed by Pratt & Whitney for a short time and in 1951 started working for Kaman Aircraft in Bloomfield, Conn., during the development of early helicopters. Dale later continued his aeronautics career at Hamilton Standard in Windsor Locks, Conn., using his amazing blueprinting and drafting skills as a process engineer.

On June 28, 1952, Dale married Gloria M. Buehler at the Cathedral of the Incarnation in Garden City, N.Y. Together they raised two daughters Debra and Virginia in Simsbury, Conn., where they lived for 40 years. Dale enjoyed hunting, fishing, and sailing and loved to spend time skiing with his family.

Upon his retirement, Dale and Gloria moved to their ski home in Chester and purchased their summer home on Lake Winnepesaukee. They enjoyed entertaining guests on the lake in their vintage Thompson boat, the "Da-Glo." He was a talented woodworker and they restored both homes, in which Dale built beautiful cabinetry.



Dale C. Deming, 1927-2021. PHOTO PROVIDED

Dale is survived by his wife of 69 years Gloria B. Deming of Chester, Vt.; two daughters Debra Deming (Stephen) Walsh of Pownal, Vt., and Virginia Deming (Edward T.) Griffin of Westfield, Mass.; three grandchildren Elizabeth M. Walsh of East Montpelier, Vt., Laura L. (David) Lang of Uxbridge, Mass., and Daniel R. Griffin of Westfield, Mass. He is also survived by two sisters Christie Levandowski, her son Robert Jr., both of Granby, Conn., and Sally Rose, her son Matthew (Mary) Rose, and their two children Aiden and Hannah, all of Westport, Conn. Dale is also survived by a niece and nephews.

He was predeceased by his parents Edward and Dorothy, his stepmother Elizabeth, and two brothers-in-law Robert Levandowski and Harvey Rose.

A private service for Dale will be held at the convenience of the family later in October at St. Luke's Episcopal Church in Chester, Vt.

In lieu of flowers, the family has requested memorial donations be sent to the Chester-Andover Family Center, P.O. Box 302, Chester, VT 05143, or your local food bank, through the care of the E.P. Mahar and Son Funeral Home, 628 Main Street, Bennington, VT 05201.

Jeffrey A. Rebideau, 1967-2021

LUDLOW, Vt. – Jeffrey A. Rebideau, 54, passed away Oct. 11, 2021 in Rutland, Vt. He was born Feb. 25, 1967 at Springfield Hospital.

He is survived by his wife Tina (Cross) Rebideau of Ludlow; his daughters Ashley (Rebideau) Snide and Brooke Rebideau, both of Ludlow; his father Joseph Rebideau of Plymouth, Vt.; his mother Maria Page of Phoenix, Ariz.; his sister Jacqueline Rebideau of Ilfeld, N.M.; two granddaughters, three aunts, one uncle, and seven cousins. He is predeceased by his brother Ronald Rebideau.

Jeff attended Plymouth Elementary School, Black River High School, and Woodstock Union High School. During these years, he worked at Killington Ski Area as well as various jobs for neighbors and local businesses. Jeff was always an asset on these projects. Jeff and his wife Tina also own and operate Tyson Store in Ludlow.

Beginning in 1987, Jeff began plumbing and construction work throughout the southern Vermont region. He eventually gained the title of a master plumber with an esteemed reputation and dedicated client base.



Jeffrey A. Rebideau, 1967-2021. PHOTO PROVIDED

Jeff loved being outside. His passions included hunting, fishing, barbecuing, moonshining, spending time with his family, and having a loyal beagle to rabbit hunt with.

A remembrance of his life will be held in Vermont in spring 2022.

In lieu of flowers, please send donations to Heritage Family Credit Union, Attn: Jeff Rebideau, 198 Main St., Ludlow, VT 05149. We will be using all monies to set up a program to help youth get started in hunting and fishing.

Davis Memorial Chapel is assisting the family with arrangements.

David E. Costin Jr., 1934-2021

KEENE, N.H. – It is with profound sadness that we announce the death of David Edward Costin Jr., 87, of Munsonville, Professor Emeritus of Education at Keene State College, who passed away after a brief illness Sept. 19, 2021 in the presence of loved ones.

David was born Aug. 18, 1934, to David Edward and Carrita (Fontaine) Costin of North Walpole. He spent his young life in North Walpole, an only child, but one of many aunts, uncles, and cousins. He graduated from Bellows Falls High School in 1952. North Walpole is where he met Claire Ruth Seavey whom he married Dec. 28, 1957. After a short honeymoon they moved to Lake Warren in East Alstead, and then to Keene where they worked, raised a family, and made lifelong friends. David graduated from Keene Teachers College in 1956 with a Bachelor of Education, followed by a Master of Education in 1959.

David taught at the Wheelock School in Keene, working with his friend and mentor, George Bergeron. In 1966 he accepted the position of assistant professor in the Education Department at Keene State College. As Director of Student Teaching, he supervised the training of thousands of future teachers, many still teaching in local schools. In 1976, he was named second assistant to President Leo F. Redfern. He very much enjoyed working at Keene State where he became senior faculty member and was part of the institution's transformation from a teacher's college to a liberal arts college. Perhaps his signature contribution was partnering with his friend George Cramer of St. John's College in York, England, to establish a post graduate exchange program for teachers to travel to England and study methods used in the classroom there. He retired from Keene State as Director of Education in 2005 with the title of Professor Emeritus of Education.

David served on Keene State Alumni Association's board of directors for several terms, including as president, receiving the Alumni Association's Outstanding Service Award in 1995 and the Sprague Drenan Award in 2007.

David was infrequently at rest. He was a member of the Knights of Columbus. He served in the Air National Guard with his lifelong friend Pete Panagos. He helped run a successful mayoral campaign for his very good friend Bob Mallat in 1962. In the mid-1960s, he organized federal grants to establish summer education programs for elementary school children in Keene. He was a passionate supporter of the Monadnock United Way, serving on the board for several



David E. Costin Jr., 1934-2021. PHOTO PROVIDED

years and breaking fundraising records as president in 1979 and 1983. He also served on the Keene Endowment Association Board of Trustees from 1995 to 2003.

After moving to Granite Lake in 1990, David became involved with the Granite Lake Association where he served several terms on the board. He was instrumental in establishing the Granite Lake Village District, going on to serve on the Board of Commissioners for many years. More recently you could find him in a rocking chair in his basement reading the Economist magazine and stoking the fire in his wood stove.

He loved his wife, Claire, unfaithfully and completely. He was by her side to navigate the challenges that life presented. He adored his children and grandchildren and taught them by example the value of hard work and decency. He was a lifelong supporter of the Boston Red Sox and would have been pleased to see the outcome of this year's A.L. East wildcard playoff game. He was known for his sense of humor and for loyalty. He was competitive and tough, and you would always want him on your side, but he was a dedicated and compassionate man who invested in his community, his students, his friends, and his family and went out of his way to help many others succeed.

David is survived by his wife of 64 years, Claire; his children David and his wife Martha, Anne and her husband Chuck, and Peter and his wife Melissa; his grandchildren Kyle Costin, Alvin Nix, Elizabeth Nix, David Edward Costin IV, Emma Costin, and Patrick Costin; his great-granddaughter Haley Costin; and by many students, cooperating teachers, and graduate assistants.

In keeping with his wishes, there are no calling hours. A private graveside service will be held at some point at the family lot at St. Peter's Cemetery in Drewsville. Those wishing to make a donation in his memory may do so to the Costin Family Scholarship Fund at Keene State College, 229 Main Street, Keene, NH 03435.

Catherine A. Hammerle, 1934-2021

SPRINGFIELD, Vt. – Catherine Ann Hammerle of Springfield, Vt., was called to God in the early morning Oct. 12, 2021. Awaiting her at the pearly gates are her parents, Merrill and Stepha, her son George, and grandson CJ.

Kay is survived by Carl, her husband of nearly 70 years, and their children Carl of Tampa, Fla., Donna Scala of Attleboro, Mass., Linda Benoit of Springfield, Vt., David of Springfield, Vt., Michael of Springfield, Vt., her sister Nancy Spilotis of Orlando, and brother George Forbes of Virginia Beach. Her family has grown to include 23 grandchildren, 33 great-grandchildren, and four great-great-grandchildren.

Kay was born in 1934 in Providence, R.I., met her husband Carl in 1951, and lived in Massachusetts for many years as they raised their children. Kay later moved to Vermont, first to Bethel, and then to Chester to homestead on 100 acres with her husband, nurturing and caring for the land as she had her family. She finally settled in Springfield, Vt., where she's lived for the last 22 years.



Catherine A. Hammerle, 1934-2021. PHOTO PROVIDED

Catherine loved Vermont, which she referred to as "God's Country" and especially enjoyed sitting and watching her chippies and birds. She was well known at all the local diners where she would sit for hours swapping stories with her friends.

A memorial service will be held Nov. 6 at 1 p.m. at Davis Memorial Chapel, 99 Summer St., Springfield, Vt.

Davis Memorial Chapel is assisting the family with arrangements.

ALSTEAD, N.H.

Third Congregational Church UCC, River St.

Sunday worship begins at 10:30 a.m., led by Pastor Maureen Adams. Communion is the first Sunday of each month. For more information, email alsteadthirdchurch@gmail.com, call 603-835-6358, or go to www.facebook.com/Third-Congregational-UCC-Church-of-Alstead-NH-120645387960916.

CHESTER, VT.

First Universalist Parish of Chester, Route 103 North

On Sunday, Oct. 24 at 10 a.m., Rev. Nicholas Boke will give a sermon titled "I Believe What I Was Taught." This talk is about the concept of belief. Boke says, "The idea for the sermon arose as I read a college essay written by a young Lebanese woman whom I am helping get accepted by American universities. The essay began 'I believe what I was taught,' which got me to thinking about how any of us comes to believe anything that we believe. And how these beliefs may – or may not – change over time, or deepen, or disappear." Join us in person or on Zoom. Request a Zoom link at chestervtuu@gmail.com.

SPRINGFIELD, VT.

Unitarian Universalist Church, 21 Fairground Rd.

"Honor the Animals" with Julane Deener Sunday, Oct. 24 at 10 a.m. Our online, in-home services can enable us to recognize our pets together in a safe and comforting way. The members of the Worship and Arts Committee will share readings, including a story of St. Francis and the Animals. Visiting poet Heidi Selig will read a special poem. Afterward, join us for a virtual discussion and "coffee hour." Join us on Zoom at <https://us02web.zoom.us/j/6130779853>.

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Just Like Cats & Dogs by Dave T. Phipps



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Weekly SUDOKU

Answer

1	9	6	2	7	5	3	4	8
5	4	3	8	9	1	6	2	7
8	7	2	4	3	6	9	1	5
3	6	8	5	1	9	2	7	4
2	1	7	6	4	8	5	9	3
4	5	9	3	2	7	1	8	6
6	3	1	9	8	4	7	5	2
7	2	4	1	5	3	8	6	9
9	8	5	7	6	2	4	3	1

King Crossword

Answers

Solution time: 22 mins.

A	S	K		A	B	A		P	O	K	E		
C	H	O	W		R	O	C		E	X	I	T	
H	O	L	A		I	S	H		N	O	T	E	
Y	E	A	S	T		C	O	R	N				
				H	A	D		O	N	S	E	T	S
T	A	P	I	O	C	A		S	Y	R	I	A	
I	R	O	N		I	R	E		L	I	L	T	
E	L	E	G	Y		T	R	A	V	E	L	S	
D	O	T	T	I	E		A	H	A				
				O	P	E	N		I	N	G	O	T
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L	O	R	D		I	R	A		A	U	T	O	
O	P	E	C		E	O	N			S	O	T	

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Aside from that, I'm making many new wonderful friends, and definitely coming out of my shell! My fondest hope now is to find my forever home – a family of my own and a place to call mine sounds peachy keen to me. I would probably do best in an environment with older dog-savvy kids. However, I don't think I would mind living with cats – they seem interesting but, honestly, I have more important things to do like going for walkies or perhaps playing ball. And, another dog companion may be a nice addition as well, providing they like me too. So, if you have room in your heart and home for a reserved, loving gal like me, please call today to learn more.

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(11/09/21 - TFN - 13)

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(06/14/22 - 52)

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(01/04/22 - 26)

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- Green Mountain Union HS boys'soccer (multiple games per week..all season)
- Mill River Union HS girls' soccer (thanks to our partners at PEG TV in Rutland)
- Green Mountain HS public forums – 1) School Mascot & 2) Energy Audit
- Archer Mayor at Cavendish Library
- Halloween-themed: Story Time, Trunk or Treat, & vintage horror films

Watch on TV: Community Channel: Comcast 1076 & VTel 166
Education / Gov't Channel: Comcast 1086 / VTel 167
(TV Schedules available at okemovalley.tv/schedules & on cable TV program guide)
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(11/12/21 - 13)

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sports

“The Sporting Events that Changed America”

SPRINGFIELD, Vt. – Join the Springfield Town Library and author Marty Gitlin, Thursday, Nov. 11 at 6 p.m. for an online presentation of “A Powerful Presentation: The Sporting Events that Changed America.”

This enlightening and enjoyable online program will entertain and illuminate sports fans or anyone interested in American his-

tory. It is hosted by Martin Gitlin and is based on his highly acclaimed book titled “Powerful Moments in Sports.”

The program features exciting videos of sporting events through more than 100 years that greatly impacted society and the sports themselves. Included are the sale of Babe Ruth to the Yankees that kicked off the greatest dynasty in

American sports history, Jesse Owens at the 1936 Berlin Olympics, the 1958 NFL Championship Game that brought professional football into prominence, the famed Battle of the Sexes between Billie Jean King and Bobby Riggs, the Magic Johnson–Larry Bird rivalry that brought the NBA back to life, and much more.

This presentation features a lot of fun trivia questions

for patrons to ponder as well. Q&A session follows.

Sign up is required at www.eventbrite.com/e/a-powerful-presentation-the-sporting-events-that-changed-america-tickets-163528332645. This event is free and open to the public. For more information, contact Tracey at 802-885-3108.

Thank you to Friends of Springfield Town Library for sponsoring this event.

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This lovely Gambrel styled home has all the features one will want and is situated on a corner lot in a quiet neighborhood in a former apple orchard. With mature trees and plantings you will enjoy the seasons changing colors. Enter into the mud room and shed your garden clothes in the adjoining laundry room. The kitchen will offer a respite with a lovely view as you enjoy a hearty meal. The oversized family room offers additional dining space for those large family gatherings with a wood stove to keep warm on chilly evenings. The large living room features a lovely fireplace and built in bookcases offering a quiet place to get lost in a good book. The master bedroom offers 2 closets to fill. 2 additional bedrooms are roomy and cozy. There is more room for entertainment in the oversized family room and a recreation room with a kitchenette in the finished basement level. With lots of warm wood paneling and a wood stove, it will be a favorite place for everyone. The attached 2 car garage will keep you dry from the elements and completes the fine home. \$399,000

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REGION – Game schedules are subject to change. For more information about an individual game or team, go to the schools' athletic department websites. If you would like to submit sports news or photos from a recent game, please email editor@vermontjournal.com.

THUR, OCT. 21 –

Cross Country
Fall Mountain at Monadnock, 4 p.m.

Girls Soccer
Bellows Falls at Rivedell, 4 p.m.

White River Valley at Green Mountain, 4 p.m.
Woodstock at Springfield, 6 p.m.

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Fall Mountain at Coe-Brown Northwood, 5:45 p.m.

FRI, OCT. 22 –

Boys Soccer
Fall Mountain at Monadnock, 4 p.m.
Twin Valley at Leland & Gray, 4 p.m.

Field Hockey
Hartford at Springfield, 4 p.m.

Football
Franklin at Fall Mountain, 6 p.m.

Girls Soccer
Fall Mountain at Derryfield, 4 p.m.
Leland & Gray at Windsor, 4 p.m.

SAT, OCT. 23 –

Field Hockey
Burr & Burton at Bellows Falls, 12 p.m.

Football
Bellows Falls at Mount Abraham, 1 p.m.
Otter Valley at Springfield, 7 p.m.

Girls Soccer
Green Mountain at Bellows Falls, 12 p.m.
Springfield at Woodstock, 7 p.m.

SAT, OCT. 30 –

Cross Country
Fall Mountain at NH DIII State Championships, 10 a.m.

Football
Fall Mountain at Mascoma Valley, 2 p.m.

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sports

Coursen garners 200th win and then some

BELLOWS FALLS, Vt. – I’ve been looking back to when I was an elementary school classroom teacher and a cheerful young lady was sitting in my classroom performing at a high level, dotting every “i” and crossing every “t.” Little did I know that one day, when this student grew up, she would take her aim for perfection to the athletic arena as a coach and become one of the most successful leaders in Vermont High School field hockey history.

Bethany Yates, well, actually Coursen, has taken perfection to an extremely high level. Those who worked with and for her as a coach or in an educational setting, rave about her organization and her attention to detail. She obviously is still dotting and crossing those letters on her way to success.

The word perfection was noted in the paragraph above and part of Coursen’s still being written legacy is wrapped up in the fact her Terriers are presently working on the possibility of the program’s sixth perfect regular season in the past eight years. And remember this is taking place at a school which competes at the Division III level in the majority of its sports, whereas field hockey competes in Division I.

Back on Oct. 1, Coursen’s team presented the longtime coach with her 200th victory with an 8-0 domination of the Rutland Ravens. Coursen knew it was win number 200, but she felt it was only information the inner circle knew. Well someone in that inner circle has loose lips and on that Oct. 1 afternoon the celebration actively began.

“I was very emotional about my 200th win,” Coursen told us, “but, I didn’t want to make a big deal of it. It isn’t about me; it is about the team. I was very surprised that the school and my team knew. I had told very few people.”

Balloons and other celebratory items surfaced as soon as the game was over, as well as a framed 200th win certificate and then the team appeared with their coach with more recognition at halftime of that evening’s football game at Hadley Field.

Beyond the perfect seasons are the building of the program and the state championships. Once upon a time, the program only had 12 players for an entire season. The same number of 12 had graduated following the 2009 season with the consequential small numbers remaining almost shutting the program down for a season. However, Coursen already had her youth program in full motion to provide numbers and year by year bring the number of participants to more than the necessary number.

“I had started the feeder program in 2004 because my daughter and her friends didn’t enjoy soccer and wanted to play field hockey. They were my first team,” Coursen told the Eagle Times. The youth offering became popular “and the program grew from there with the high school players becoming the coaches and that was the key part to help make our small little school so successful.”

Another key was that Coursen’s daughter, Kya, had basically grown up at the field hockey field because her mother had coached for years. She was the

Junior Varsity coach before taking the varsity reins. Kya sold her mother’s love of field hockey to her friends and it grew from there.

Coach Coursen wants to make sure everyone realized the high school players coaching the youth was such a crucial ingredient in the mix. She says, “When a player gets to be a coach while still playing the sport they understand what it takes to work hard and win from both sides as a player and coach. Plus young girls start to play early and watch their coaches play!”

Coursen went on to tell us, “I wasn’t a superstar in field hockey, but I have always loved the sport. I played softball in college (Wentworth Institute of Technology) because the school chose not to have a field hockey team.”

Despite the love of the sport, Coursen was on the sidelines and away from the field until a neighbor, Rhonda Croney, was playing in the program and told Bethany they were looking for a JV Coach. Coursen put in her time in that position for five years and then decided “It was time for a change. I felt I should focus on my kids and their sports.”

And then, almost immediately the varsity position opened up and Chris Hodsdon, serving as both Assistant Principal and Athletic Director at the same time, approached the retiring JV coach and said how about you coaching the varsity for one year?

Coursen was flattered. But she had just decided to use her time in a different way and it wasn’t an automatic “I will do it.”



Grace Wilkinson powers down the field during the Terriers’ win against Woodstock on Thursday. The Terrier Stickers remain undefeated.

PHOTO BY KRISTIE LISAI, EAGLE TIMES.

“I offered if no one wanted to, I would help out.”

No one seemed to want to and she committed for one year. One year which has basically become two decades.

The Terriers enjoyed a week off following the 200th win and since defeated Otter Valley 5-2, Hartford 2-1, and Woodstock 3-1 to bring the total number of wins to 203. This week in particular has been a real challenge for the team, which now stands at 12-0 and is aiming for that sixth perfect regular season in the eight-year period. Hartford is at the top of the Division II standings and both the Otters and Wasps also are strong title contenders in that divi-

sion. Games are getting closer for Bellows Falls recently and Coursen tells us, “I think it is great that the south has some strong teams.”

Two hundred victories are one thing, but the post-season success and state championships are what everyone is always chasing. That’s actually where Coursen measures up best.

In the past 19 years, Coursen’s teams have advanced to at least the semifinals 14 times and have appeared in eight title games, including six in a row at this point winning five of those championships, including two of the past three Division I titles. Bellows Falls has won titles

in all three of the state divisions in her career.

The Terrier field hockey team is playing the role of The Little Engine That Could. This little school of about 300 students is presently competing with and defeating schools with enrollments of between 900 and 1,300 students. Coursen and the Terriers are still celebrating that big 200th win, but this story is really so much bigger than that.

Let’s give a standing ovation to accomplishments that are truly special for this small school program.

Bill Murphy is a sports columnist for the Eagle Times.

Upper Valley Curling Club to offer Learn to Curl clinic

WHITE RIVER JCT, Vt. – Have you watched Olympic Curling events? Did it look like something you want to explore? Well, the time to check out the sport of curling is now. There are many local people in the Upper Valley who curl regularly and they want to show you how much fun it is to play the game.

The Upper Valley Curling Club is offering a “Learn to Curl” clinic, Saturday, Oct. 30, from 5:30-8 p.m., at the Barwood Arena in White River Junction, Vt. The clinic is open to anyone interested in learning the sport. The club will provide all of the equipment needed to curl; you just have to wear warm clothing and shoes with non-skid soles. Participants will start with an off-ice introduction to the



Learn to Curl with the Upper Valley Curling Club.

PHOTO PROVIDED

concepts and rules of the game and then move onto the ice for hands-on instruction.

Space is limited, so interested participants must register in advance at www.uppervalleycurling.org.

The Barwood Arena is located on the grounds of the

Hartford High School at 45 Highland Ave. in White River Junction. More information about the Learn to Curl clinic or about the Upper Valley Curling Club can be found at www.uppervalleycurling.org, or email questions to uppervalleycurling@gmail.com.



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arts & entertainment

Bill Lockwood to hold reading and signing event at Blair Books

CHESTER, Vt. – Local author Bill Lockwood will hold a reading and signing event for his newly released historical fiction novel “Gare de Lyon” at Blair Books and More, 58 Common St., on the green in Chester, Sunday, Oct. 24 at 5 p.m.

His four previous books portray adventures set in the ‘70, ‘80s, and early ‘90s. With this new one, he has taken on occupied Paris and France in World War II.

Mary O’Riley, native of Boston, goes to Paris to study art on the eve of World War II. Caught in the occupation she works in a bakery but finds herself frequently carrying messages for her boss. When the Gestapo raids the bakery and arrests the owner, Mary must flee Paris to avoid her own arrest, and the Resistance group she has helped assigns her to escort a downed RAF flyer south to Lyon.

Freddy Winston volunteered to fly secret missions to occupied France. On one of his runs, gunfire surprises him as Resistance members unload passengers and supplies. The plane catches fire, stranding him behind enemy lines. Freddy doesn’t like that Mary is Irish. She insists she is just American.



Bill Lockwood.

PHOTO PROVIDED

They may not like each other but discover quickly they must team up to reach their mutual goal of escaping the Nazis.

A lifetime participant in community theater, Lockwood was stage managing Main Street Arts production of “Cabaret” that was to be presented at the Bellows Falls Opera House, but it was “postponed” just before opening in March 2020. He says, “That play was set in pre-WWII Berlin, but working on it I began thinking about an idea I had for a novel set in wartime Paris. After the lockdown, I had plenty of time to develop my idea and write this book.”

Lockwood has lived up his readings by recruiting readers from the local theater community which he is part of. For this reading he will have parts of the book read by his wife

Jeanie Levesque, Lisa Bryan, Samaira Aldrich, fellow local writer and neighbor Eileen Charbonneau, her husband Ed Gullo, and possibly one or two more. Lockwood says, “The readings for my last book, ‘The Monsignor’s Agents’ released in April 2020 during the lockdown were done virtually. It is so good to be doing it live again.”

Lockwood also writes articles contributing regularly to The Vermont Journal & The Shopper, and he covers local community theater for the Eagle Times.

To reserve a book for this event or for further information, call Blair Books and More at 802-875-3400 or contact them at blairbooks-vt@gmail.com.

Gill Home Haunted Walk —

LUDLOW, Vt. – You’re invited to a Halloween scare – come and join us if you dare! The Gill Odd Fellows Home will be hosting a Haunted Forest Walk Friday, Oct. 29, from 5-6 p.m. There is a suggested monetary donation or a nonperishable food item, which will go to the Black River Good Neighbor Food Shelf.

Calling all ghouls and goblins! We are looking for volunteers with the haunted walk, including help to set up the walk, participants to dress up and hide in the walk, donations of decorations and costumes, or candy donations to hand out. Please join us for a Spook-



Join the Haunted Walk at the Gill Home.

STOCK PHOTO

tacular night of adventure and fun. For more information or to volunteer or donate, call Aggie or Ralph at 802-228-6858.

“A Journey Across the North in Winter” at Springfield Town Library

SPRINGFIELD, Vt. – Join Springfield Town Library and author Anders Morley for his presentation of “A Journey Across the North in Winter” at the Selectman Hall, third floor of the Springfield Town Office, 96 Main St.

Every journey begins with a single step, or in Anders Morley’s case, the shush of cross-country skis. Join us Nov. 2 at 6 p.m., as we host the author of “This Land of Snow: A Journey Across the North in Winter,” who will be discussing and reading from his memoir of a winter spent traveling alone across

northwestern Canada on cross-country skis.

It is an honest, thoughtful, and sometimes humorous reckoning of an adventure filled with adrenaline and exuberance, as well as mistakes and danger. Both a celebration of a season and a portrait of a place, the book affords readers fascinating and insightful glimpses into life at the edge of the great northern wilderness, the history of cold-weather exploration and nordic skiing, the right-to-roam movement, winter ecology, and more.

According to Publishers Weekly, “Morley weaves together human and natural history

with skill,” while Booklist called the book “an eloquent ode to the harsh beauty of winter.” If you love winter or just have a taste for armchair travel, don’t miss it!

This event is free and open to the public. For more information, please contact Tracey at 802-885-3108 or stlvtprograms@gmail.com. If you would like to join us over Zoom, please sign up at www.eventbrite.com/e/a-journey-across-the-north-in-winter-tickets-164526983637.

Thank you to Friends of Springfield Town Library for sponsoring this event.

Start Writing, Keep Writing: A workshop for teens at Whiting Library

CHESTER, Vt. – High school students with an interest in creative writing are invited to attend a Teen Writers Workshop at Whiting Library Wednesday, Nov. 3, 2021, from 4:30-5:45 p.m., at 117 Main Street in Chester. Whiting Library is hosting this writers’ workshop for youth in grades 9 through 12. Do you write for fun or want to start? This workshop is for you!

A mix of free writing and sharing, the workshop will develop writing skills and practices in a supportive and welcoming environment. Participants should bring a notebook and

a written piece they are currently working on, or planning to start. Teen writers of fiction, nonfiction, and poetry are invited to attend.

“The Teen Writing Workshop is a chance for young writers to develop their voice in a fun and low-key environment. Being around other people who like to write can be really motivating and encourage your creative process. Don’t be shy – sign up!” said Rosamund Conroy, the workshop instructor. Ms. Conroy is a Whit-



Teens are invited to a writing workshop. STOCK PHOTO

ing Library Trustee, writer, and former director of Summer Ink, a youth writing program.

Young writers may choose to submit a piece to the Vermont High School Writing Contest following the workshop. Register by contacting Carrie King, Youth Librarian, by Nov. 3 for this free workshop by calling the library at 802-875-2277 or emailing whitinglibrary3@gmail.com. A minimum number of four participants is required for this workshop to run.

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Bellows Falls Moose bringing hypnotic fun to region

BELLOWS FALLS, Vt. – Bellows Falls Moose Lodge will be jumping with fun, laughter, and definite foolishness as Master Hypnotist Terry Parrett entertains the audience with his hilarious comedy hypnosis show Saturday, Oct. 30 at 7 p.m., with a show that is sure to sell out.

During the show, ordinarily conservative – and not so conservative! – audience members will undergo a complete transformation. The actions that Terry puts them through are hilarious to the audience members, but to the volunteers up onstage, it becomes their temporary reality. Of course, the pandemonium is all great fun and will have the audience laughing nonstop from start to finish during this special area appearance. What specifically happens during the show all depends on what Terry guides the volunteers through during this special performance of his program, “EnTRANCED:

The Hypno-Reality Show.” The show combines the fun of total audience participation with the incredible abilities of the mind.

Terry has performed his show around the U.S., at casinos, corporate shows, private events, and other functions, including recent shows at casinos in Las Vegas, Reno, and California. He has also headlined at the world famous Broadway Comedy Club in Manhattan. Terry explains, “I’m very excited to be bringing my program to the Bellows Falls community. During the show, we will be having a lot of fun and laughs. It will be exciting, and involve a number of audience members. As a matter of fact, the folks onstage who volunteer will have the most fun of all! And the audience watching will laugh and applaud for their family and friends onstage. Very often, the quietest, shyest person you know may become the brightest star onstage. It’s all

fun, and every show is totally different!”

Terry is quick to dispel some myths about hypnosis – for example, no one can be hypnotized against his or her will. And contrary to a common misconception that only weak-minded people can be hypnotized, Terry says that the more creative, strong-willed, and imaginative the volunteer, the more quickly he or she will enter the trance state. In conclusion, Terry says, “I hope to see everyone at the show, and yes, it is for real! If you have any doubts, join us and volunteer!”

The Moose Lodge is also hosting a dinner from 5-7 p.m. that evening. Show and dinner tickets may be purchased at the Lodge, located at 59 Westminster St. For more information, please call the Lodge at 802-463-4054.

The Headless Horseman rides into Ludlow

LUDLOW, Vt. – In keeping with the coming Halloween celebration, FOLA will present the award-winning film, “The Legend of Sleepy Hollow,” Saturday, Oct. 23 at 7 p.m. in the Heald Auditorium of Ludlow Town Hall.

“The Legend of Sleepy Hollow” is a 1999 American gothic supernatural horror film directed by Tim Burton, starring Johnny Depp and Christina Ricci. It is a film adaptation loosely based on Washington Irving’s 1820 short story of the same name. The plot follows police constable Ichabod Crane (Depp) sent from New York City to investigate a series of murders in the village of Sleepy Hollow by a mysterious Headless Horseman.

Crane, criticized for his favoritism of scientific methods, is dispatched to the upstate Dutch hamlet of Sleepy Hol-

low, which has been plagued by a series of brutal decapitations: a wealthy father and son, Peter and Dirk Van Garrett, and a widow, Emily Winship. Received by the insular town elders – wealthy businessman Baltus Van Tassel, town doctor Thomas Lancaster, the Reverend Steenwyck, notary James Hardenbrook, and magistrate Samuel Philipse – Ichabod learns that locals believe the killer is the undead apparition of a headless Hessian mercenary from the American Revolutionary War who rides a black steed in search of his missing head. Ichabod begins his investigation, skeptical of the paranormal story.

What follows is the tale of how Crane investigates the crimes of the alleged headless horseman. It is told in a vivid, yet often humorous, manner as only director Burton can imagine and portray.

The film, rated R, was awarded the Academy Award for Sce-



“The Legend of Sleepy Hollow” will be featured. PHOTO PROVIDED

nic Design. The director and lead actors in the movie were also nominated for Academy Awards.

As with all FOLA movies, everyone is invited to attend and the movie is free; donations are appreciated to offset FOLA’s costs.

Per the town’s Covid-19 policy, all non-vaccinated attendees are required to wear masks while it is strongly recommended that those vaccinated to also wear masks.

For more information, call 802-228-7239 or visit www.fola.us.

Springfield Community Players: “The 25th Annual Putnam County Spelling Bee”

SPRINGFIELD, Vt. – The Springfield Community Players will close their 2021 season with “The 25th Annual Putnam County Spelling Bee,” running Nov. 5, 6, and 12 at 7:30 p.m. and two matinees Nov. 7 and 13 at 2 p.m.

“The 25th Annual Putnam County Spelling Bee” is a musical comedy based on a book by Rachel Sheinkin, and adapted by Rebecca Feldman with additional material by Jay Reiss and music and lyrics by William Finn. The show centers on a fictional spelling bee set in a geographically ambiguous Putnam Valley Middle School. Six quirky adolescents compete in the spelling bee, which is run by three equally quirky grown-ups. Four real audience members will be invited on stage to compete in the spelling bee alongside the six young characters.

Sara Vitale directs SPC’s production with musical direction by Liz Carey and choreography by Carrie Jewell. John MacDonald, president of the Springfield Community Players, will be making a cameo appearance on stage.

The cast includes Sally Regentine as Rona Lisa Peretti, the number one realtor in Putnam County and a returning moderator; Todd Hutchinson as



Laura Carbonneau, Sally Regentine, Allison Gibbons, Alivia Emerson, Dominic DiBenedetto, Todd Hutchinson, Kallah Turner, Andrew Flaherty. Missing: Xzavior Fitzwater.

PHOTO PROVIDED

Vice Principal Douglas Panch, a returning judge; Allison Gibbons as Midge Mahoney, the official comfort counselor; Laura Carbonneau as Olive Ostrovsky, a young newcomer to competitive spelling; Xzavior Fitzwater as William Morris Barfée, a finalist last year who was eliminated because of an allergic reaction to peanuts; Alivia Emerson as Logainne “Schwarzy” Schwartz and Grubenierre, the youngest and most politically aware speller; Kallah Jean Turner as Marcy Park, a recent transfer who is getting very tired of always winning; Dominic DiBenedetto as Leaf Coneybear, a

homeschooler and the second runner-up in his district; and Andrew Flaherty as Charlito Chip Tolentino, champion of the 24th Annual Putnam County Spelling Bee returning to defend his title.

SPC will give a free performance to the Springfield Housing residents Nov. 3 at 7 p.m. with doors opening at 6:30 p.m. This was made possible by the Agency of Commerce and Community Development’s “Better Places Grant” and Springfield on the Move.

On Nov. 13, SPC teams up with Jordan and Kayla Baker from SunnySide Taqueria for a Taco Fiesta immediately fol-

lowing the show. Audience members will receive a voucher for a free taco and beverage after the show. MacDonald says, “We wanted to give back to those who have supported us over the past century and this is just a small way of saying thank you.”

To purchase tickets, call 802-885-4098 or visit www.springfieldcommunityplayers.org/tickets.

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Vermont Everyone Eats runs through December

REGION – Vermont Everyone Eats, the innovative Covid-19 response program that provides meal assistance to Vermonters while supporting local restaurants, farmers, and food producers, has received an extension to continue through December of this year. Program managers had anticipated that meals would end Sept. 30, but with funding from the Federal Emergency Management Agency, Vermont has extended the program to address the ongoing economic instability of restaurants and the food insecurity experienced by nearly one in four Vermonters.

Since the start of Everyone Eats, 14 community hubs have worked with over 200 restaurants sourcing ingredients from over 300 farmers to distribute over 1.6 million meals to Vermonters all over the state.

“Over the course of the past year, it has been astounding to watch so many VEE partners work together to feed and care for one another,” Jean Hamilton, Vermont Everyone Eats statewide coordinator for Southeastern Vermont Community Action, the statewide administrator, said this week. “A lot of hard work has gone into this program, and everyone I talk with – volunteers, restaurants, meal recipients, lawmakers, and state employees – is overjoyed that we can continue for another three months. I am so proud that our partners across state agencies, FEMA, the legislature, SEVCA, and local communities are continuing to offer this program. Not only are we meeting today’s acute challenges, we are also learning to work together in new, collaborative ways that can help improve how our commu-

nities build health and resiliency into the future.”

Everyone Eats was inspired by grassroots initiatives from communities across Vermont. Originally designed as a five-month program, VEE has been extended multiple times to mitigate high levels of food insecurity and economic instability exacerbated by the Covid-19 crisis. In July 2020, Vermont lawmakers allocated funds from the Coronavirus Relief Fund to launch Vermont Everyone Eats and the program was subsequently extended with FEMA funding. Vermont Everyone Eats is operated through a network of community hubs located throughout the state.

For more information about Vermont Everyone Eats, visit www.vteveryoneeats.org.

Regional Priority Project process in area towns

SPRINGFIELD, Vt. – Once again, Springfield Regional Development Corporation is partnering with the Mount Ascutney Regional Commission and our area towns to develop the list of Priority Projects for state and federal fund eligibility.

The Priority Project process is going on in each region in the state and the final product is provided to the Agency of Commerce & Community Development, who will share with other funders for consideration in making decisions on grant programs.

Eligible projects must have an economic development nexus and should demonstrate the following:

- Purpose and benefit to the region;
 - Be prepared to get underway if funded;
 - Principals have demonstrated experience with similar projects;
 - Supports identified community, regional economic, and development goals;
 - Project budget exists with identified sources and uses and a demonstrated funding gap;
 - Job creation and retention.
- The Project Information Form is available on the SRDC and MARC websites, www.springfielddevelopment.org and www.marcvt.org. Submissions should be made to either SRDC or MARC by Nov. 1,

2021.

The Project Information Forms will be evaluated according to the Scoring & Prioritization Matrix, which will also be posted on the organizations websites. The top 10 projects will be submitted by the region to ACCD and posted on our websites.

The Priority Project Process is intended to be annual going forward. Projects that emerge in between cycles can complete the form and submit for consideration for an amended list if appropriate.

For more information, please contact Bob Flint at bobf@springfielddevelopment.org or 802-885-3061.

GM RSVP Bone Builders class

CHESTER, Vt. – Green Mountain RSVP is sponsoring a new Bone Builders class in Chester, beginning Wednesday, Oct. 27 and continuing every Wednesday and Friday from 10-11 a.m. Classes will be held in the First Universalist Parish

of Chester Community Room. Classes are free and open to all. Bone Builders is a nationally recognized exercise program designed to prevent and reverse osteoporosis, improve muscle strength, increase bone density, and balance, and enhance energy and wellbeing.

This is a drop-in class; no registration needed. The First Universalist Parish is located at 211 North Street in the Stone Village. The community room is accessible.

For more information, contact Barbara at bwquilter1778@gmail.com.

An overview of current scams

REGION – Whether by email, phone, text message, mailing, or even door-to-door, criminals are targeting every age group. Let’s overview some scams currently making the rounds.

Shopping

With supply chain logjams and shipping delays, beware of companies offering to get products quickly and cheaply. Con artists are playing on our emotions and the prospect of not being able to complete your holiday shopping list raises anxiety levels. The scam can involve an attractive website, personalized email, phone call, or text message from an unknown company promising you in-demand items quickly, easily, and possibly discounted or with free shipping.

Before you make the purchase, ask yourself a simple question – how can an unknown company outmaneuver Amazon, Target, Walmart, Best Buy, and other major retailers? They can’t.

Check out the company before providing your credit card number. A possible sign of a scam can be simply finding out when the company was established. Begin with a simple Google search of the name and include the word “scam” or “rating” in the search line. Or, contact the Better Business Bureau at 508-652-4800 or www.bbb.org/us/ma.

If the business turns out to

be a scam, report it to the Federal Trade Commission at www.ftc.gov.

High school and college students

It’s time to fill out financial aid applications for 2022-2023. FAFSA is generally the form that needs to be submitted.

Beware of scammers. Someone offering help to get additional aid or a faster decision may contact you. Often, they will also charge a fee for completing or filing the application.

FAFSA filings are free, and the awarding of financial aid is determined by academics and family income. Never pay someone else to complete and file the form. Completion with false information could result in fines or jail time for you.

FAFSA forms carry personal information including family income, assets, Social Security Numbers. Providing data to a scammer puts you in extreme danger. If you need assistance, use the website, www.studentaid.gov, or ask an advisor at your school.

Who’s who

Companies are mailing announcements noting selection for inclusion in Who’s Who directories – I happen to be a recipient of both a letter and phone call. Some of these solicitations are legitimate but others are not.

Keep in mind that you are providing a stranger with details of your education, employment, interests, activities, contact information, and possibly much more. Before responding, con-

duct basic research to determine the legitimacy of the offer.

This can be done once again by contacting the Better Business Bureau. If you are nominated and respond, you may be asked to purchase a copy of the book listing your information. Don’t provide a credit card number unless you want to purchase the directory. Some directories can cost over \$500 a copy.

Protection and savings

Are you carrying a credit card balance with a high interest rate? Is your car warrantee expiring? These are two of the current barrage of telephone scams that likely come as robocalls.

Regardless of the message, hang up. If you need what is offered, use a reputable service such as Consumer Reports to research what is available.

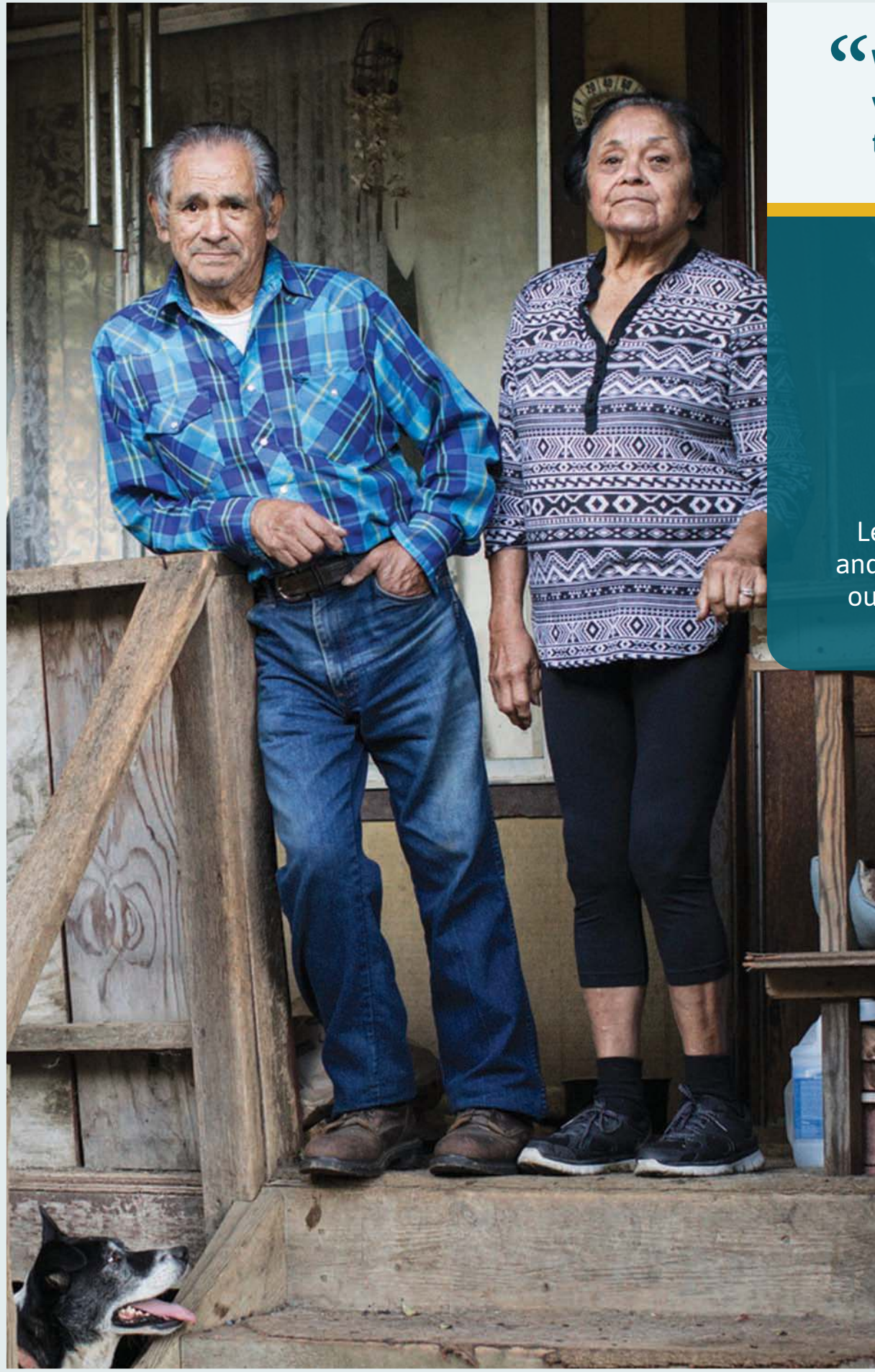
Time to winterize

Beware of door-to-door, unsolicited offers to winterize your home. Scams offering to winterize at a deep discount are reported throughout New England according to the FBI and law enforcement.

If you are approached, ask for credentials: proof of insurance and local references. Contact local law enforcement and ask if they are aware of scams in the area. Never pay for promised work in advance.

Have questions or comments?

Contact me at egreenblott@aarp.org. Elliott Greenblott is a retired educator and the Vermont coordinator of the AARP Fraud Watch Network.



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Rogers and Shine join Grace Cottage Foundation Board

TOWNSHEND, Vt. – The Grace Cottage Foundation Board of Directors is pleased to welcome Kevin Rogers and Travis Shine to the Board.

A native of West Virginia, Kevin Rogers graduated with a B.A. in political science from Shepherd University in 2010, and earned his law degree from the University of Pittsburgh School of Law in 2014.

Rogers moved to Newfane in 2016 and began practicing law at Costello, Valente & Gentry in 2017. He now works primarily in their Dover office, specializing in criminal defense and real estate.

Rogers now lives in Wilmington with his wife Katherine, his son, and a baby due in October. He spends most of his free time with his family on home improvement projects, gardening, and golfing.

Travis Shine was born at Grace Cottage, delivered by Dr. Carlos Otis. Raised in the West River Valley, Shine graduated from the University of Rhode Island, where he earned his B.A. in economics in 2002.

After working for Pioneer Investments in the Boston area, Shine moved to New Jersey in 2004, where he began his career as a financial advisor with Ameriprise Financial. After earning his Certified Financial Planner (CFP) designation, he moved back to Newfane and established the private wealth advisory practice of Ameriprise/Goodwin, Shine and Associates.

Shine enjoys hiking, fishing, snowboarding, and golf with his wife Sarah, and two sons.

Grace Cottage Foundation was created in 1994 specifically to raise funds for the hospital and family health clinic. Now a department within Grace Cottage, Grace Cottage Foundation's mission is to secure the present and future of Grace Cottage through fundraising, communication, and participation.

Understanding 401(k) plans

REGION – Qualified cash or deferred arrangements (CODAs) permitted under Section 401(k) of the Internal Revenue Code, commonly referred to as “401(k) plans,” have become one of the most popular types of employer-sponsored retirement plans.

How does a 401(k) plan work?

With a 401(k) plan, you elect either to receive cash payments or wages from your employer immediately, or defer receipt of a portion of that income to the plan. The amount you defer – called an “elective deferral” or “pre-tax contribution” – isn’t currently included in your income; it’s made with pre-tax dollars. Consequently, your federal taxable income that year is reduced. And the deferred portion, along with any investment earnings, isn’t taxed to you until you receive payments from the plan.

You may also be able to make Roth contributions to your 401(k) plan. Roth 401(k) contributions are made on an after-tax basis, just like Roth IRA contributions. Unlike pre-tax contributions to a 401(k) plan, there’s no up-front tax benefit, but qualified distributions from a Roth 401(k) account are entirely free from federal income tax.

When can I contribute?

You can contribute to your employer’s 401(k) plan as soon as you’re eligible to participate under the terms of the plan. In general, a 401(k) plan can make you wait up to a year before you’re eligible to contribute. But many plans don’t have a waiting period at all, allowing you to contribute beginning with your first paycheck.

Some 401(k) plans provide for automatic enrollment once you’ve satisfied the plan’s eligibility requirements. For example, the plan might provide that you’ll be automatically enrolled at a 3% pre-tax contribution rate unless you elect a different deferral percentage, or choose not to participate in the plan. This is sometimes called a “negative enrollment” because you haven’t affirmatively elected to participate – instead you must affirmatively act to change or stop contributions. If you’ve been automatically enrolled in your 401(k) plan, make sure to check that the contribution rate and investments in your portfolio are appropriate for your circumstances.

How much can I contribute?

There’s an overall cap on your combined pre-tax and Roth 401(k) contributions. You can contribute up to \$19,500 of your pay – \$26,000 if you’re age 50 or older – to a 401(k) plan in 2021. If your plan allows Roth 401(k) contributions, you can split your contribution between pre-tax and Roth contributions any way you wish. For example, you can make \$10,000 of Roth contributions and \$9,500 of pre-tax 401(k) contributions. It’s up to you.

But keep in mind that if you also contribute to another employer’s 401(k), 403(b), SIMPLE, or SAR-SEP plan, your total contributions to all of these plans – both pre-tax and Roth – can’t exceed \$19,500 (or \$26,000 if you’re age 50 or older) in 2021. It’s up to you to make sure you don’t exceed these limits if you contribute to plans of more than one employer.

Can I also contribute to an IRA?

Your participation in a 401(k) plan has no impact on your ability to contribute to an IRA. You can contribute up to \$6,000 to an IRA in 2021, \$7,000 if you’re age 50 or older. These limits remain unchanged from 2020. But, depending on your salary level, your ability to take a tax deduction for your traditional IRA contributions may be limited if you participate in a 401(k) plan.

What are the tax consequences?

When you make pre-tax 401(k) contributions, you don’t pay current income taxes on those dollars, which generally means more take-home pay compared to an after-tax Roth contribution of the same amount. But your contributions and investment earnings are fully taxable when you receive a distribution from the plan.

In contrast, Roth 401(k) contributions are subject to income taxes up front, but qualified distributions of your contributions and earnings are entirely free from federal income tax. In general, a distribution from your Roth 401(k) account is qualified only if it satisfies both of the following requirements: it’s made after the end of a five-year waiting period; and the payment is made after you turn 59-and-a-half, become disabled, or die.

The five-year waiting period for qualified distributions starts with the year you make your first Roth contribution to the 401(k) plan. Each nonqualified distribution is deemed to consist of a pro-rata portion of your tax-free contributions and taxable earnings.

What about employer contributions?

Many employers will match all or part of your contributions. Your employer can match your Roth contributions, your pre-tax contributions, or both. But your employer’s contributions are always made on a pre-tax basis, even if they match your Roth contributions. That is, your employer’s contributions, and investment earnings on those contributions, are always taxable to you when you receive a distribution from the plan.

How should I choose between pre-tax and Roth contributions?

Assuming your 401(k) plan allows you to make Roth 401(k) contributions, which option might you choose? It depends on your personal situation. If you think you’ll be in a similar or higher tax bracket when you retire, Roth 401(k) contributions may be more appealing, since you’ll effectively lock in today’s lower tax rates. However, if you think you’ll be in a lower tax bracket when you retire, pre-tax 401(k) contributions may be more appropriate. Your investment horizon and projected investment results are also important factors. A financial professional can help you determine which course is appropriate for you.

Whichever you decide, Roth or pre-tax, make sure you contribute as much as necessary to get the maximum matching contribution from your employer, if one is offered. This is essentially free money that can help you reach your retirement goals.

What happens when I terminate employment?

Generally, you forfeit all contributions that haven’t vested. “Vesting” is the process of earning the right, over time, to employer contributions. Your contributions, pre-tax and Roth, are always 100% vested. But your 401(k) plan may generally require up to six years of service before you fully vest in employer matching contributions.

When you terminate employment, you can generally take a distribution; leave your money in your 401(k) plan, if your vested balance exceeds \$5,000, until the plan’s normal retirement age; or you can roll your dollars over to an IRA or to another employer’s retirement plan that accepts rollovers, maintaining the tax-deferred advantages.

What else do I need to know?


- Saving for retirement is easier when you contribute automatically out of each paycheck
- You may be eligible to borrow up to one-half of your vested 401(k) account if you need the money
- You may be able to make a hardship withdrawal if you have an immediate and heavy financial need. But this should be a last resort – hardship distributions are taxable events, except for Roth qualified distributions
- If you receive a distribution from your 401(k) plan before you turn 59-and-a-half, the taxable portion may be subject to a 10% early distribution penalty unless an exception applies
- Depending on your income, you may be eligible for an income tax credit of up to \$1,000 for amounts contributed to the 401(k) plan
- Your assets are generally fully protected from creditors in the event of your, or your employer’s, bankruptcy

Article written by Huntley Financial Services. For more information, contact Mark Huntley at 802-228-5774.



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Fall HOME IMPROVEMENT

Your home’s fall checklist

REGION – Ideally, the entire autumn would be spent enjoying your favorite fall festivities like sipping pumpkin spice lattes or visiting cider mills. While there is plenty of time to enjoy these favorite seasonal pastimes, fall is also the perfect time to knock out your winter prep to-do list and ensure you’re able to enjoy a warm, cozy home during the upcoming colder months. Check out



Prep your house inside and out for colder months.

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Inspect your fireplace, chimney, and furnace before use this season.

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INTERIOR

Check the furnace – As temperatures begin to drop, you’ll be thankful you took the time to ensure your furnace was up for the job this season. If pos-

sible, having a professional inspector examine your furnace is ideal. If hiring a professional isn’t possible, be sure to visually inspect the furnace for any obvious issues and change the filter.

Inspect the fireplace and chimney – Like most people, you’re probably stoked that you can start enjoying your fireplace soon. Before the inaugural fire, clean both the chimney and fireplace and ensure protective casings or

doors are functional. Don’t forget to stock up on firewood.

Test safety equipment – Fall is the perfect time of year to give your home’s safety equipment a comprehensive review. Give smoke alarms and carbon dioxide detectors new batteries and make sure to have an emergency kit prepared in case of a winter power outage.

Prevent drafts – The simplest way to keep your house warm is to prevent cold air from coming in through win-

dows and doors. If there is a draft, weather-stripping is a simple, cost-effective solution that’ll help keep your home energy efficient all year long.

EXTERIOR

Clean the gutters – Gutters work year-round draining water and keeping them intact is mandatory to avoid water damages and preserve your home’s structural integrity. Moving forward, a simple and affordable way to keep your gutters flowing freely is by covering them with mesh guards to filter out unwanted debris.

Examine the roof – While you’re already up on the ladder cleaning gutters, knock out two chores at once by giving your roof a quick examination. Before the first snowfall hits, you want to repair any issues like debris pileup, cracks, wind damage, and missing shingles.

Maintain the driveway – Similar to the roof, your driveway needs to be in proper condition before the first snowfall to avoid disaster. Before freez-

ing temperatures arrive, check your driveway for any cracks and repair them with a concrete crack sealer.

Modify outdoor plumbing – It’s no secret that freezing temperatures can lead to pipes bursting. Avoid this preventable situation by installing freeze-proof spigots on any exterior faucets.

Prep the backyard – Ensure your backyard is ready for a turnkey spring in a few months by covering the pool, fertilizing the lawn, planting bulbs, and temporarily removing seasonal outdoor furniture to either the basement or garden shed. If there isn’t space to shelter the furniture, consider casing the furniture with a waterproof covering.

Hopefully, these ideas help get your home in tip-top shape for cooler temps so you can spend your autumn enjoying your favorite seasonal pastimes.

Article written by Victoria Blodgett, Prime Lending.

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