

Plymouth Memory Tree lit

PLYMOUTH, Vt. – An annual holiday tradition in Plymouth is the mid-December lighting of the Plymouth Memory Tree. Since 1991, when the Plymouth Memory Tree Community Fund was established to honor the memory of Eliane Sailer, Plymouth residents, friends, and neighbors of Plymouth have memorialized and honored loved ones by donating to the fund.

This year, the Memory Tree Board decided to forego the usual lighting ceremony, but the tree is now up on the west side of Route 100 between the Town Offices and the Plymouth Community Center.

The tree and its lights are in memory of all who have died in the last year and in honor of those who serve their communities.

The Plymouth Memory Tree Community Fund has been a vital lifeline for Plymouth residents in financial need. The fund has been used to help Plymouth residents pay for medical, housing, educational, car repair, and other expenses. In addition, the fund offers college scholarships for Plymouth students graduating from Woodstock High School.

The fund generally receives 5 to 10 requests for assistance each year and makes grants totaling ap-

proximately \$5,000 annually, with the exception of the 2011 aftermath of tropical storm Irene, when the amount of the grants was substantially more.

Because grant requests were fewer in 2021, and other forms of financial assistance were available, the board elected not to send a fundraising letter this year. They are most grateful to those who have supported the fund in the past and continue to welcome any generous support. As other forms of financial support are phasing out, and some expenses such as heating fuel are rising, the board wants to ensure that the residents

of Plymouth will have a resource in times of financial need. Contributions may be sent to the Plymouth Memory Tree Community Fund at P.O. Box 47, Plymouth, VT 05056.

Plymouth residents who require assistance should contact one of the directors of the fund – Anne Brown, abrown@vermontel.net; Karen Bruyn, kwbruyn@gmail.com; Robert Fishman, rlf254@gmail.com – or submit an application, which may be obtained at the Town Clerk's office in the Plymouth Municipal Building.



United Church of Ludlow spreads holiday cheer

LUDLOW, Vt. – Some members of the United Church of Ludlow spread cheer around the town of Ludlow Dec. 19. These carolers braved the weather and brought holiday spirit to the residents of The Gill Home and Gill Terrace Apartments before moving on house to house to sing to some unsuspecting residents of the town. The goal was to spread some Christmas cheer in song around the town. After a couple hours of singing, they returned to the church fellowship hall for a delicious soup dinner. Look forward to the United Roaming Carolers again next year!

PHOTO PROVIDED

LRC collecting items for Kentucky tornado victims

LUDLOW, Vt. – On Dec. 21, 2021, Ludlow Rotary Club announced efforts are underway to collect items needed for disaster relief for the victims of the Kentucky tornadoes. The collection effort will last until Jan. 12, 2022.

Ludlow Rotary will be

collecting items for those in Kentucky who suffered tremendous loss during the recent tornadoes. According to Kaytlin Edwards, youth service representative of the Grayson County Rotary Club and partner in this effort with the Ludlow club, needed items ranging from

clothing to diapers to cleaning supplies.

The rotary is also collecting children's Christmas gifts for a "Christmas in January" event, since most of the kiddos in the hardest hit areas do not have a home.

The two drop-off locations in Ludlow for those who can give supplies are Cota & Cota, 7 Main St., or Benson's Chevrolet, 25 Pond St. Items can be dropped off between 8 a.m. and 5 p.m., Monday through Friday.

Monetary donations will also be accepted. Those wishing to make a cash donation should make checks payable to LARCF Inc. (Ludlow Area Rotary Charitable Fund, Inc.) and mail to Ludlow Rotary Club, P.O. Box 216, Ludlow, VT 05149. Please mark "KY Relief" in the memo section. LARCF Inc. is a 501(c)(3) charitable organization.

For more information, contact Kim Lampert at 802-228-4000.

YEAR

From Page 1A

my role as publisher and handed the reins over to my entrusted assistant publisher, Shawntae Webb.

By Bob Miller, The Vermont Journal & The Shopper

MARCH 16 – Woolly Mammoth research from Mount Holly dates early bones

MOUNT HOLLY, Vt. – The bones of the world's first identified woolly mammoth discovered in North American were first discovered in Mount Holly in 1868. Now, a fragment of one of those bones has been carbon-14 dated, proving conclusively that the Mount Holly woolly mammoth lived during the same time period that early humans populated the area – although absolute proof of their interaction at the Mount Holly site is still being researched.

By Sharon Huntley, The Vermont Journal

APRIL 26 – Ludlow

plants new tree in Veterans Memorial Park

LUDLOW, Vt. – In keeping with his promise when the historic old maple was removed last year, Ludlow Municipal Manager Scott Murphy witnessed the planting of a replacement maple tree in the park. As the tree planting was being finalized, Murphy observed, "In a few years this tree will begin to grow and show the wonderful foliage that we all remember from the historic tree it replaces."

MAY 8 – Chester American Legion starts weekend outdoor market

CHESTER, Vt. – On Saturday, May 8, a new outdoor marketplace of vendors offering everything from handmade crafts, jewelry, and clothing to children's books, baked and farm goods opened in the field next to Chester's American Legion Post 67 on Route 103. The opening morning, with about 25 eager vendors, was in the high 50s, dreary and overcast, and more than one person said, "At least it's not

raining."

By Bill Lockwood, The Vermont Journal

MAY 11 – Chester Annex offers new shopping experience in town

CHESTER, Vt. – An innovative business model has opened on Chester's historic green. Faced with an empty building after the pandemic, Sharon Baker decided to try something very cutting edge for this little village. Dividing the space into five mini retail operations accomplished two things. It was a way to cut the fixed cost for each start-up business by 75% and allow the creation of a retail mall effect under one roof.

MAY 18 – RC racing bringing together community with a track at Greven Field

PROCTORSVILLE, Vt. – Robert Glidden, Deputy Fire Chief of the Proctorsville Fire Department, has turned a hobby that he started enjoying with his son Miles around Christmastime into a project that is bringing community members, both old and new, together. The hobby is remote control truck or vehicle racing and has culminated into an organized Facebook group "Proctorsville VT RC Club" with 135 members and the building of a track at Greven Field.

By Sharon Huntley, The Vermont Journal

JUNE 14 – Vermont reaches 80% vaccination goal, lifts all state Covid-19 restrictions

MONTPELIER, Vt. – Gov. Phil Scott announced June 14 that 80.2% of Vermont's eligible populations have received at least one dose of the Covid-19 vaccine, making it the first state to reach this major milestone. Gov. Scott also announced he has rescinded all state Covid-19 restrictions.

Continued next week.

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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

Deal me in

I think most readers know I collect Vermont antiques. Years ago I used to see decks of playing cards with Vermont scenes. Today they are seldom seen. They date to 1910.

Printed on the front of the card box is “Vermont, ‘The Green Mountain State,’ Souvenir Playing Cards, 53 Views of Especial Natural and Historic Interest, Published by CHISHOLM BROS. PORTLAND, MAINE.”

Online I found a little information about the company

“Hugh J. Chisholm was originally a large distributor of printed news materials sold on railroads and steamships throughout the northeast. In 1876 he started a lithographic printing company with his brothers that produced many pictorial tourist guides.

“While their lithographic material was printed in Portland, they imported engraved material in from Germany. At the same time they became heavily invested in Maine’s wood pulp industry. By 1892 they had become an early pioneer in publishing view-cards of the Northeast. Many of their cards were made as heavily retouched photo-chromolithographs.”

This deck of cards is in its original box. Each card is a different Vermont scene. The nine of clubs shown with this article is Summit Cut in Mount Holly.

Summit Cut

From History of Mount Holly, Vermont by Carroll R. Tarbell:

“The Green Mountain Turnpike was the way to the outside world until December 1849 when the Rutland and Burlington Railroad was completed at Summit. On the east side was a rock cut three-quarters of a mile in length and on the west side, a swamp where the bones of a mammoth were found (see Appendix, page 246.)

“The cut was drilled with hand tools, one man sitting and turning the drill and two men alternately striking it with sledges. Black powder was used as dynamite had not been invented. Derricks, probably operated by steam engines, were used. Some places the stone was placed in a semi-circle around where the derrick stood. There are stone piles which would indicate that short lines of tracks were laid away from the cut. Cars were probably drawn by horses and the rock dumped beside the track.”

“Elder Packer in his Journal records, ‘One man killed in 1848.’ Two men were killed on Section 8, and 5 on the Summit in 1849. If eight were killed, a lot more must have been injured, more or less seriously.

“I’ve been told there was a shanty town for the workers and their families which the townspeople called ‘Little Dublin.’ Bea-



Circa 1910 Vermont playing cards.

PHOTO BY RON PATCH

man B. Bixby who lived in the Olney farm didn’t settle with the railroad until October 1852. In the end he accepted \$500 for damages.

“Beginning on the north line of land owned by the heirs of Thomas H. Bixby, thence running northerly on the centerline of said Rail Road through the rock cut and including four rods wide on each side of said center line about one-hundred and twenty Eight rods to land of Samuel Hemenway, Jr. And I hereby discharge Rail Road Company from all Claims for damages Sustained by me during and since the Construction of said Road either to my land or water Crops fences, wood and timber and all claims for damages of Every description whatsoever to this date. And I also hereby Convey to said Company the privilege of maintaining and servicing the turn table at the station at Mount Holly Summit. (Vol. 13, page 18).”

In Tarbell’s History of Mount Holly is this photo of the Cut. It’s a postcard with a caption: “Summit Vt. Highway Bridge over Big Cut on line of Rutland R.R.”

Below the photo Tarbell notes, “The bridge was removed in 1919.”

The mammoth Page 246 as mentioned in part:

“Elephas primogenius Blumenback. It is a remarkable fact, that in making the Rutland and Burlington Railroad, which extends from Burlington to Bellows Falls, two of the most interesting fossils ever found in New England were brought to light. These were the remains of an elephant and a whale. The former were found in Mount Holly, in 1848, the latter in Charlotte, in 1849...

“...In making this excavation, the workman found at the bottom of the bed, resting upon gravel which separated it from the rock below, a huge tooth...Soon afterwards one of the tusks was found...

“...The length of the tusk, measured along the curve on the outer surface, is eighty inches...”

The Mount Holly Historical Society has this tusk on display at their museum in Belmont. Check it out.

This week’s old saying, “I feel more like I do now than I did before.”



Mount Holly mammoth tusk.


PHOTO BY RON PATCH

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The Dance Factory thanks community for successful “The Nutcracker”

SPRINGFIELD, Vt. – The Dance Factory would like to extend heartfelt thanks and immense gratitude to the myriad community members whose contributions made this year’s production of “The Nutcracker” possible.

To our amazing cast of dancers: Thank you for your time, talent, and dedication, and for being so mindful of staying healthy and safe. Performing in masks is incredibly difficult, but you rose to the occasion like champions. We are so proud of each and every one of you.

Thank you to the individuals and families who so generously supported the production, as well as to our corporate sponsors: Bean Group, Bibens Ace Hardware, Blair Books, Chester Telegraph, Denise E. Photography, Edgar

May Health and Recreation Center, Edward Jones: Amy Duffy, Gurney Brothers Construction, Halladay’s Flowers and Gifts, HB Energy Solutions, Heritage Deli and Bakery, Inn at Weathers-

field, National Field Representatives, Six Loose Ladies, Smokeshire Design, Springfield Food Co-op, Style House Salon, Tina’s Hallmark, Willow Farm Pet Services, and WoodWright Carpentry.

Thank you to Green Mountain Union High School for hosting the production this year. Special thanks to the town of Chester, Crown Point Excavating, and GMUHS for moving quickly to complete emergency water main repairs so that the show could go on, and to the Heritage Deli and Bakery for use of their facilities while the repairs were ongoing.

Thank you to Blair Books, Sage Jewelry and Gifts, Tina’s Hallmark, and Woodbury Florist for selling tickets; to Marguerite

Janiszyn for the original artwork and to Garet McIntyre for poster design; and to Asah Cramer and SAPA TV for making the production accessible to those in our community and beyond.

Thank you to everyone who worked so diligently behind the scenes: Kate and Mark DeRosia, Erica and Mark Yuengling, Wendy Svec, Julie Kelley, Meredith Kelley, Lauren Greenslet, Jordan Harper, Jessie DeRosia, Aria Yuengling, Sean Whalen, Stacie Illingworth, and Suzanne Stern.

Finally, thank you to everybody in this wonderful community who has nurtured and supported “The Nutcracker” throughout the past three decades. We could not have done it without all of you, and we look forward to seeing you next year!



Dance Factory’s 30th annual “The Nutcracker” production.

PHOTO PROVIDED



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Wishing you ALL a Happy & Healthy 2022!

gotta love Ludlow



opinion

Dear Editor,

Gratitude is abundant at Black River Good Neighbor Services. On a cold December Saturday, the Ludlow Fire Department came together with Proctorsville Fire Department to demonstrate their good neighbor style within the community. Spending a very long day in Ludlow Shaw's parking lot, the two departments collected an amazing amount of food on behalf of Black River Good Neighbor Services Food Shelf. Coordinated by fire-fighter, Angela Kissell, fire trucks parked and cheer-

fully collected food. And, at the end of the day delivered it to us. There is a great need in our community, and it was a true pleasure knowing that the two Fire Departments took on this effort, spending many hours on our behalf collecting such an impressive amount of food. It's what a community is all about, helping and supporting each other, in this case neighbors helping neighbors. How grateful we are! On behalf of Black River Good Neighbor Services

Food Shelf, our sincere thanks go to the Ludlow Fire Department and the Proctorsville Fire Department, whose commitment is so important to BRGNS. Folks in the communities of Ludlow, Mount Holly, Belmont, Cavendish, Proctorsville, and Plymouth will all benefit from your efforts and generosity.

Sincerely,
Krey Kellington
Executive Director
Black River Good Neighbor Services

Dear Editor,

We should pay more for our groceries so workers can get a raise. I'm thinking especially of the workers at my own favorite store, by far, the Market Basket in Claremont. The management and team there have worked their heads off to keep the store clean, safe, and well stocked – steep challenges lately.

I think of the baggers like Emile, Herb, Cathy, Patrick, and Louise, always friendly and helpful while they handle thousands of pounds of groceries, on their feet all day every day. What a great

service they have done. And they've been nice to us all this time, when maybe we weren't at our best.

Most of all, these good people have served us without quitting or getting to work from home or collect unemployment. They've risked their health. They've kept the rest of us going.

To my family, they are true heroes, the ones who "stand in the gap," like the Bible says: *And I sought for a man among them, that should make up the hedge, and stand in the gap before me for the land, that I*

should not destroy it: but I found none. (Ezekiel 22:30)

These workers are standing in the gap. We should pay a bit more for our groceries so they can get a raise. What about a two-cent surcharge on every item in the cart, for a start? Going straight to workers. This is the very least we can do.

Thank you, Market Basket workers, and all who stand in the gap.

Sincerely,
Sean Whalen
Weathersfield, Vt.

Dear Editor,

Last Wednesday's Selectboard meeting with public discussion on the mask mandate was truly eye opening. It's difficult to listen to the same theme from so many people: "My personal freedom is more important than yours."

Whatever happened to taking care of your neighbor with regard to public health? Wearing a mask is such a simple thing to do – it keeps your germs from me and mine from reaching you. It's not perfect or forever – it's just until the worst is over. It's a simple sacrifice that apparently many in Chester

seem unwilling to make. Contradictions and illogic: An owner of a local grocery spoke out against a mask mandate because his clerks would have to enforce it. Yet, he has no problem with a sign on the doors to his establishment: "No Shirt, No Shoes, No Service." Who enforces that rule? Why not simply add "No Masks" to it?

A woman asked the selectboard to enforce the speed limit on North Street for people's safety, yet was opposed to a mask mandate to keep people safe.

Many of the business owners who spoke seemed fear-

ful of losing customers if they required them to wear a mask. For them, it isn't about public safety; it's purely a business decision. We all have a choice, and mine is that I will not shop in an establishment that does not require a mask so that I might feel safe. I don't think I'm the only one who feels that way.

Can't we get through this difficult time without jeopardizing the health of our friends and neighbors? Can we say, "Your health is as important as my personal freedom."

Stay safe, wear a mask – it won't kill you. But Covid might!

Sincerely,
Kathy Pellett
Chester, Vt.

Dear Editor,

Discussion and debate about whether to wear a mask as a means to halt the spread of Covid-19 is traveling around Vermont like a wildfire, or, perhaps better said, like a virus.

The matter comes up frequently at the governor's weekly press conferences. Selectboards up and down the state, from Hardwick to Morristown, Stowe, Charlotte, Brattleboro, and Bennington are grappling with the issue.

The governor and many others say mandating masks in public spaces and indoors would be unenforceable, counter productive, and divisive.

If a mask were required at a selectboard meeting, a city council, or even the governor's press conferences, a person who refused

to wear one would be disrupting the public meeting and could be asked to leave. If they refused, they could be removed. And that says nothing about common sense.

I'm sure many a parent has had arguments – dare I say divisive arguments – with their children about bedtime, eating the food on their plate, being home by a certain time, focusing on homework rather than a television show, and other matters.

Not everyone agrees seatbelts are needed. Not everyone believes vaccinating children for contagious diseases is a good idea. Not everyone believes it is wrong and illegal to yell "Fire!" in a crowded theater when there is no fire.

At times, disagreement – dare I say divisiveness – saves lives. Divisiveness is part of life. That's not the issue.

The issue is public health and the common good. More than 812,000 people in the United States have died from Covid-19 – that's almost 30% more than Ver-

mont's entire population. Millions have been stricken by the virus, millions more around the world have been sickened and died. Covid-19 is contagious. Covid-19 is deadly.

The people of any town, the state, the nation, the world need to wear masks. The people need to get vaccinated and boosted. People need to take this virus seriously to stop serious illness and, yes, more death.

Curtailing Covid-19 is not a matter of "personal rights." The adage that one person's rights end where another person's nose begins seems most appropriate in this time of need. According to the scientists and medical professionals, the Covid-19 virus passes easily between the eyes, mouth – and the nose – when inhaling and exhaling.

Covid-19 is a public health crisis and the public needs to act if the disease is to be controlled. That's not divisive. That's reality.


Sincerely,
Ross Connelly
Hardwick, Vt.



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Weekly SUDOKU

by Linda Thistle

		7	5			3		
	6				4		8	
5				8		1		9
		4	2					3
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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 Steal from
4 Highlander
8 Streamlet
12 Historic period
13 String
14 Tom Joad, for one
15 Bridgetown's island
17 "It's — real!"
18 Intends
19 Tropical fruit
20 Jazz genre
22 Piece of work
24 Priests' garments
25 "Excellent work!"
29 Espionage org.
30 Spectrum creator
31 Ms. Thurman
32 Wavering
34 Twain hero
35 Sharp tooth
36 Clearheaded
37 Cream-filled pastries
40 Arrive
41 Jai —
42 Chocolatey frozen treat
46 Give up
47 Carry on
48 Citrus drink
49 Crystal gazer
50 Eye part

DOWN
1 Civil War soldier
2 Man-mouse link
3 Whom Pilate pardoned
4 Rascal
5 Atlantic catches
6 Granada gold
7 QB stats
8 Hearty
9 Furniture brand
10 Actor
11 Sultry Horne
16 Life stories
19 Site of Apra Harbor
20 "Coffee Cantata" composer
21 Writer Wiesel
22 Rubber gasket
23 Nuisance
25 Mom's mom
26 Place to get a fruit smoothie
27 Hotel chain
28 Combo
30 School orgs.
33 Not as certain
34 Seethe
36 Theater boxes
37 Campaign-funding gps.
38 Fonda's beekeeper role
39 Lose color
40 406, in Roman numerals
42 Calendar abbr.
43 Eg. and Syr., once
44 Oklahoma city
45 Ump

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LETTERS TO THE EDITOR:

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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.

ASCUTNEY, VT.

Vision of Light Church of Spiritualism and Healing, P.O. Box 133, Windsor
The Sunday service is at 10 a.m. with Lay Pastor Dawn Hancy via Zoom. Sign up for the Vision of Light newsletter and Zoom links on Facebook @VOLChurch.

Bow Baptist Church, 1102 Route 5, Weathersfield Bow
Sunday services are 10 a.m., 11 a.m. and 6 p.m. and Wednesday Bible Study and prayer at 7 p.m. For more information, call 802-546-4902.

BELLOWS FALLS, VT.

Living Hope Assembly of God, 582 Rockingham Rd.
Pastor Matt and Brenda Farkas welcomes all to Sunday worship at 10 a.m., the message at 10:30 a.m. with Children’s Church for ages 3-7, and fellowship. Live streaming available at 10:30 a.m. at Living Hope Facebook page and YouTube. Services can also be found at www.sapatv.org and www.fact8tv.com.

CAVENDISH, VT.

St. James United Methodist Church, 570 Main St.
Please join us Sundays at 8:45 a.m. with Pastor John Hawkins. All are welcome. Masks and social distancing are required. For more information, call 802-674-3443 or go to www.facebook.com/sjamesumcproctorsville.

CHARLESTOWN, N.H.

North Charlestown United Methodist Church, 471 River Rd.
Worship is Sundays at 9 a.m. Sunday school begins at 9:30 a.m. Please wear a mask, observe social distancing, and keep your hands clean. Go to www.facebook.com/UMCofNorthCharlestown for more information.

Charlestown Congregational Church, 71 Main St.
Sunday service on starts at 10 a.m. All are welcome. For more information, call 603-826-3335.

Holy Resurrection Orthodox Church, 99 Sullivan St., Claremont, N.H.
Worship is Sunday at 9:30 a.m. and Wednesday and Saturday at 5 p.m. in person. Masks are optional. For more information, go to www.hroc.org.

CHESTER, VT.

First Universalist Parish of Chester, Route 103 North
Services are Sundays at 10 a.m. in person or on Zoom.

To request a Zoom link, email chestervtuu@gmail.com. Sunday services run from September to early June.

Chester Baptist Church, 162 Main St.
Worship is Sundays at 10:30 a.m. For more information, including online streaming, go to www.chesterbaptist.org.

LUDLOW, VT.

Tyson Community Church, Corner of Rt. 100 and Dublin Rd.
Sunday service is 10 a.m. in person. For more information, go to Facebook @TysonCommunityChurch, call 802-522-8249, or email cindysummer55@gmail.com.

MOUNT HOLLY, VT.

Village Baptist Church, 32 Church St.
Masks recommended, but we welcome all to come and worship with us Sunday at 9:30 a.m. For more information, call 802-259-2440.

SPRINGFIELD, VT.

Church of Christ, Rt. 11, 972 Chester Rd.
Sunday services are streamed online at 10 a.m. For more information, go to Facebook @SpringfieldVTChurchofChrist.

Springfield Assembly of God, 269 River St.
Sunday morning service is 10 a.m. Evening service is 6 p.m. All services and in-church activities have resumed. Masks are available and social distancing is encouraged. The sanctuary seating is arranged to promote distancing. Go to www.facebook.com/Springfield-Assembly-of-God-156583214402910 for links and more information.

St. Mark’s Episcopal Church, 33 Fairground Rd.
Holy Eucharist, Rite I traditional Liturgy is the first and third Sundays of the month. Rite II, contemporary Liturgy, is the second and fourth Sunday. Both are at 8:30 a.m. The rare fifth Sunday of the month will be Congregation’s choice. Holy Days as announced. For more information, call 802-885-2723.

WESTMINSTER, VT.

The First Congregational Church of Westminster, 3470 US Rt. 5
Sunday services are online. For more information, call 802-772-4148, or find us on Facebook at www.facebook.com/First-Congregational-Church-of-Westminster-Inc-1506511432980057.

WESTON, VT.

The Old Parish Church, 644 Main St.
A diverse, informal, and welcoming congregation. Sunday service begins at 10:30 a.m. via Zoom. For more information, contact Jon Bliss, minister, at 802-824-4452 or email easthillfarm@vermontel.net.

Henry G. Moseley, 1929-2021

GRAFTON, Vt. – Col. Henry G. Moseley, 92, of Grafton, Vt., died Nov. 22, 2021. He passed comfortably at Grace Cottage Hospital in Townshend, Vt., surrounded by family.

He was the eldest son of the late Col. George Van Horn Moseley Jr. and the late Katharine Payne Moseley. He was born Oct. 15, 1929, in Plattsburgh, N.Y., and was an Army brat throughout his childhood, living at West Point, Forts Benning, Bragg, Jackson, Snelling, and Lewis, as well as in Tientsin, China.



Henry G. Moseley, 1929-2021. PHOTO PROVIDED

He graduated from Kent School in Kent, Conn. While at Kent, he joined the Kent School Boat Club, and in 1947 their rowing crew won the Thames Challenge Cup at Henley.

In 1947, he enlisted in the U.S. Army, attended USMA Preparatory School at Stewart Field, N.Y., and entered the United States Military Academy at West Point in 1948. As a cadet, he was on the varsity ski and sailing teams. He graduated from the United States Military Academy at West Point, N.Y. in 1952, and was commissioned as a Second Lieutenant in the Infantry.

In his early career, Moseley served in various commands and assignments with the 82nd Airborne Division, the 101st Airborne Division, the 187th Airborne Regimental Combat Team, the 503rd Airborne Battle Group, and the 173rd Airborne Brigade (separate). His tours of duty were in Korea, Japan, Taiwan, and Okinawa.

He obtained his Master Parachute Badge and Senior Army Aviator Badge. In 1964, he attended U.S. Army Command General Staff College and became an instructor in Airborne Operations at the college.

He later served with distinction two tours in Vietnam. He was the first company commander of 213th “Black Cats” Assault Support Helicopter Company in Phu Loi, Vietnam.

During his career, Col. Moseley was awarded The Legion of Merit, The Distinguished Flying Cross, four Air Medals, The

Bronze Star Medal, and The Meritorious Service Medal.

From 1968-1971, he worked at the Pentagon, at the Office of the Assistant Chief of Staff for Force Development. He obtained a master’s degree from American University in 1972, and was professor of Military Science at St. John’s University from 1972-1975. He was a senior advisor with Army Reserve Command, NYC. Before retiring in 1980, his last assignment was as Defense Attaché at the U.S. Embassy in Bulgaria.

After retirement, he dabbled in sheep farming, writing, computer consulting, flying, and sailing – mostly the latter. In 1994, using his Slavic-language skills, he placed himself under fire again as a UNICEF volunteer in Sarajevo.

Henry is survived by his wife, Eniko (Eni); by four of his five children, his son Henry Jr. (Cynthia), and his three daughters Helen Hollday (Erik), Mary Noel, and Robin Susanna. He is survived by nine grandchildren, five great-grandchildren, five cousins, numerous relatives, and many friends.

He was predeceased by his daughter Katharine, by his brother George, and by his sister Katharine.

Funeral services are pending. His Celebration of Life will be held Sunday, May 29, 2022, time TBD, at Riverledge Farm in Grafton, Vt.

In lieu of flowers, donations may be made to Grafton Rescue Squad Inc., P.O. Box 54, Grafton, VT 05146, or to Grace Cottage Hospital, 185 Grafton Rd., P.O. Box 216, Townshend, VT 05353.

COMMUNITY NEWS

AARP Fraud Watch Network: Zelle and Venmo

REGION – Zelle and Venmo – are you familiar with these? Do you use them? Regardless of whether your answers are yes or no, they are systems that can make the transfer of money more convenient and all you need is a bank account, credit card, and a cell phone. In themselves, they are not fraudulent and may serve a critical role in dealing with emergencies that require that money be moved quickly.

Zelle and Venmo are identified as “Peer-to-Peer” payment systems. Zelle was created by several major banks while Venmo is part of PayPal. Both systems require registration. You can often sign up for Zelle through your bank or credit union and receive or use funds in your own accounts. Venmo conducts business between Venmo accounts and balances.

Are these money transfer systems fast? Very! A money transfer takes only a couple minutes. Zelle withdraws and deposits money into an existing bank or

brokerage account. Venmo uses PayPal to do the same thing; and if you are making a purchase but do not have sufficient funds, Venmo debits the credit card linked to the account. Generally, no fee is charged for transactions, but as with everything else, check with the system being used before doing anything.

So far, this seems to be a harmless way to do business. It can be very convenient when dealing with friends or family to get money from one place to another. However, as Zelle and Venmo become more popular, use by criminals increases. In fact, the FBI reports that since inception three or four years ago, scammers increased their use of the payment systems due to the speed of money transfers, ease of use, and anonymity.

So, what scams are using Zelle and Venmo? Almost all of them: fake prizes, tech support, romance, buying or selling goods and services, friend or family member in need, get rich

quick scams, check scams, and charity scams.

How to avoid becoming a victim? Think before you click. As with most scams, don’t let emotion govern your behavior. With Zelle and Venmo, understand that money transfers are permanent and occur as soon as you make the authorization. If you realize that a scam has occurred, report it immediately to the bank or credit union involved. While they cannot stop the transfer, they may be able to reimburse you for the loss. If the institution does not assist you, file a complaint with the Consumer Financial Protection Bureau, www.cfpb.gov.

Consider these tips:

- When you get a call, don’t believe caller ID – it’s too easy to fake.
- Never give anyone your account or other personal information, including

passwords, via phone, text, or email unless you can independently verify their identity.

- Research and validate all requests for money transfers.
- Don’t provide goods or services to anyone before receiving payment.
- If someone tells you that they sent you money by mistake, tell them to cancel the transaction. It is likely a scam if the person refuses to do this.
- Utilize two-factor authentication with all financial accounts.
- Link Zelle and Venmo accounts to credit cards, not bank accounts, to provide additional protection. You can challenge credit card charges before payment is issued.
- Avoid the complications altogether by using Apple Pay Cash, Square Cash, or features available in Gmail

or Messenger. In fact, you may have money transfer capability built into an existing bank, credit union, or brokerage accounts.

Additional tips can be found on websites for the Better Business Bureau, AARP, several banks and brokerages, and by simply using your browser search engine by typing Zelle or Venmo.

If you fall victim to a money transfer scam, report it. There is no guarantee you will get your money back, but the report information may aid law enforcement and the transfer services in apprehending criminals and improving the ser-

vices. Contact the FBI at www.IC3.gov and the Federal Trade Commission at www.ftc.gov. Also consider filing a report with AARP, www.aarp.org/fraud, and the Better Business Bureau, www.BBB.org/scamtracker. Both organizations track and report scams nationwide.

Questions or concerns? Contact me at egreenblott@aarp.org. Elliott Greenblott is a retired educator and coordinator of the AARP Vermont Fraud Watch Network. He hosts a CATV program, Mr. Scammer, distributed by GNAT-TV in Sunderland, Vt.

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OBITUARIES



Basic 200-word Obituary **\$75**
\$0.50/word after 200
Black and White Photo **\$10**

Email to editor@vermontjournal.com 

Due by **Monday 12 p.m.** 

Death Notices, Funeral Services,
and Thank You Notices **under 50 words are free**

calendar

LEGAL NOTICES

DEC. 31 –
BELLOWS FALLS, Vt. – New Year’s Eve celebration at the Bellows Falls Moose Lodge featuring ‘80s rock band, 4 Play, Friday, Dec. 31, from 8 p.m. to 12:30 a.m. Tickets available at the Social Quarters or call 802-463-4054. Appetizers served all evening with a champagne toast and noisemakers included.

★ ★ ★ ★ ★ ★

NOTICE OF PROPERTY SALE
Town of Londonderry, VT

Notice is hereby given that the Town of Londonderry, Vermont will accept sealed bids on one Town-owned property. The property information and all bidding instructions are specified in a bid solicitation available at the Town Office located at 100 Old School Street in South Londonderry, and on the homepage of the Town’s website – www.londonderryvt.org.

The property will be available for inspection at specified times on January 3, 2022, and sealed bids must be received in hand no later than 4:00 p.m. on January 6, 2022. The property will be sold to the highest qualified bidder for that property, subject to required merger with an abutting property and 24 V.S.A. 1061(a). The Town reserves the right to reject any and all bids.

Shane O’Keefe, Town Administrator

JAN. 1 –
BRATTLEBORO, Vt. – The Brattleboro Winter Farmers’ Market will be open New Year’s Day, Saturday, Jan. 1, 2022, from 10 a.m. – 2 p.m., at our 80 Flat St. location. Debit and credit cards accepted. For more information, email farmersmarket@postailsolutions.org or call 802-275-2835.

JAN. 8 –
GASSETTS, Vt. – Gassetts Grange wants to invite you to our Second Saturday Breakfast, Saturday, Jan. 8. We will serve from 8-9:30 a.m. Menu includes bacon, sausage, eggs, sausage gravy, plain and blueberry pancakes, home fries, toast, juices, coffee, and tea. Eat in or takeout. Hope to see you all there. For more

information, call 802-591-4290 or 802-875-1051.

SUNDAYS –
CHESTER, Vt. – Chester American Legion Post 67 hosts Bingo every Sunday, starting Jan. 2, 2022. Doors open at 12 p.m., and games start at 1 p.m.

SPRINGFIELD, Vt. – The Catamount Composite Squadron of the Civil Air Patrol has resumed meeting Sundays, from 3:30-5:30 p.m., at Hartsness Airport in Springfield. The Civil Air Patrol is the auxiliary unit of the U.S. Air Force tasked with the mission of supporting America’s communities with emergency response, diverse aviation and ground services, youth development, and promotion of air, space, and cyber power. Cadets

as young as 12 and senior members of any age make up this diverse group of volunteers.

MONDAYS –
BELLOWS FALLS, Vt. – Free Tobacco Quit class led by Sarah Doyle, Mondays, from 6-7 p.m., at Parks Place, 44 School Street Ext., Bellows Falls. Dinner included. Call or text Sarah at 802-289-0045 or email sdoyle@springfieldmed.org.

TUESDAYS –
SPRINGFIELD, Vt. – Meals on Wheels serves a senior community lunch every Tuesday, from 11:30 a.m. to 12:30 p.m., at the meal site, which is located on the corner of Union and Southridge streets in Springfield. All-you-can-eat buffet includes milk, coffee or tea, and dessert. Suggested donation. For

more information, call 802-885-5879.

WEDNESDAYS –
CHESTER, Vt. – Bone Builders Class in Chester every Wednesday, 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. Drop-in class, no registration needed. For details, contact Barbara at bwquilter1778@gmail.com.

CHESTER, Vt. – Knitting with Friends at Six Loose Ladies on the Chester Common, Wednesdays, from 10 a.m. to noon.

THURSDAYS –
CHARLESTOWN, N.H. – Every Thursday Upper Valley Land Trust holds community garden workdays at our Up on the Hill Conservation Area off of Richardson Road in Charlestown. The garden is run by the UVLT and all of the produce is donated to the Claremont Soup Kitchen and Food Pantry. No experience needed and all tools provided. Children welcome. An adult must accompany those under 15. Sign up to receive more information about scheduling and tasks at www.uvlt.org/food-pantry-garden.

CHESTER, Vt. – Knit Knite at Six Loose Ladies on the Chester Common Thursdays, from 5-8 p.m., and via Zoom, from 7-8 p.m.

N. SPRINGFIELD, Vt. – Support group for parents of pregnancy and infant loss on the first Thursday of the month, from 6-7 p.m., at Springfield Area Parent Child Center, 6 Main Street in North Springfield. For details or to register, email dominiquer@sapcc-vt.org or call 802-886-5242 ext. 258.

FRIDAYS –
CHESTER, Vt. – Bone Builders Class in Chester every 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. Drop-in class, no registration needed. For details, contact Barbara at bwquilter1778@gmail.com.

SATURDAYS & SUNDAYS –
LUDLOW, Vt. – Yoga classes at the Spring House at Jackson Gore. Yoga Stretch with Kathy on Saturdays at 10 a.m. and Slow Flow Yoga with Lisa on Sundays at 10:15 a.m. Drop in rates apply. Open to all. For details, visit www.okemo.com.

“HELP WANTED AD”

TOWN OF ROCKINGHAM LISTERS OFFICE TRASNITION

The Rockingham Listers office is seeking candidates to replace two retiring Listers. Petitions for these positions are due January 24, 2022. The transition begins March 1, 2022 by election on the Rockingham Town Meeting ballot.

The mission of a Lister is to maintain the grand list for fairness in each property owner’s tax contribution to the Town and State. This elected position is a paid job with potential for a career in the assessment field. Being a Lister requires a commitment to the community for fairness and applying consistent methods to avoid discrimination.

Training is important and ongoing to learn the methods for determining fair market value, the many statewide programs, and how to navigate the property tax system. Skills involved are computer basics, ability to communicate with the public, organizational follow through with deadlines, forms and filing of information.

For more information:

- Call 802-463-1229 or email at llisters@rockbf.org
- Go to the Town of Rockingham website
- Call 802-463-4336- Rockingham Town Clerk for Election Information

TOWN OF ROCKINGHAM
DEVELOPMENT REVIEW BOARD

The Rockingham Development Review Board will hold two public hearings on Wednesday, January 12, 2022, beginning at 6:30 p.m. The James E. Mullen Trust has applied for a minor subdivision located south of Osgood Road. Rick Crawford has applied for a minor subdivision located west of 800 Missing Link Road. The meeting is located at the Rockingham Town Hall 3rd floor conference room and on Zoom using the meeting ID: 814 6075 8306 with the passcode ‘DRB’

TOWN OF SPRINGFIELD
NOTICE OF PUBLIC HEARING

The Springfield, Vermont Development Review Board will hold a public hearing on Tuesday, January 11, 2021 at 7:00 p.m. to be held in person at Town Hall, 96 Main Street, 3rd Floor Selectboard Hall to receive public input and take testimony on the following applications:

Application 202182 Springfield Housing Authority to place a 128 tractor shed in the DDCOD Overlay District. The property is zoned Central Business/DDCOD and is located at 80 Main Street.

TOWN OF SPRINGFIELD - SELECTBOARD
NOTICE OF PUBLIC HEARING
& SPECIAL SELECTBOARD MEETING
JANUARY 17, 2022

ZOOM VIDEO CONFERENCING

Join Zoom Meeting
<https://us02web.zoom.us/j/89843045348>
Meeting ID: 898 4304 5348

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+16465588656,,89843045348# US (New York)

Dial by your location
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+1 646 558 8656 US (New York)
+1 301 715 8592 US (Washington DC)
+1 346 248 7799 US (Houston)
+1 669 900 9128 US (San Jose)
+1 253 215 8782 US (Tacoma)

Meeting ID: 898 4304 5348

The Town of Springfield will hold a Public Hearing at 6:00 PM, on Monday, January 17, 2022 via ZOOM Video Conferencing for the purpose of receiving public input concerning the July 1, 2022 – June 30, 2023 Springfield Town Budget.

Walter E. Martone, Chair
Springfield Selectboard

VERMONT SUPERIOR COURT
WINDHAM UNIT
CIVIL DIVISION
Docket Number 343-9-19 Wmcv

VERMONT HOUSING FINANCE AGENCY,
Plaintiff
v.
JILLIAN N. TAYLOR and
DAVID J. TAYLOR
Defendants

NOTICE OF FORECLOSURE SALE

By virtue of the Judgment and Decree of Foreclosure by Judicial Sale filed December 18, 2019, the Amended Judgment and Decree of Foreclosure by Judicial Sale filed August 5, 2021 (“Foreclosure Judgment”) and the Power of Sale contained in a certain mortgage granted by Jillian N. Taylor and David J. Taylor (“Mortgagors”) to Chittenden Trust Company, d/b/a Chittenden Bank dated July 18, 2007 and recorded in Book 307, Pages 479-91 of the Town of Rockingham Land Records, of which mortgage Vermont Housing Finance Agency is the current holder pursuant to an Assignment of Mortgage dated July 26, 2007 and recorded in Book 338, Page 65 of the Town of Rockingham Land Records, for breach of the conditions of said mortgage and for the purpose of foreclosing the same, the undersigned will cause to be sold at public auction (“Sale”) at **11:00 AM on January 13, 2022, the lands and premises known as 797 Missing Link Road, Bellows Falls, Vermont** (“Mortgaged Property”) more particularly described as follows:

Being all and the same lands and premises conveyed to David J. Taylor and Jillian N. Taylor, husband and wife, as tenants by the entirety, by Warranty Deed of Barry Tucker and Kathryn Tucker dated July 18, 2007 and of record in Book 307, Pages 475-476 of the Town of Rockingham Land Records.

Reference is made to a Quitclaim Deed from David Taylor to Jillian Taylor dated September 14, 2014 and recorded at Book 365, Pages 198-200 of the Town of Rockingham Land Records

Being Parcel 1 on a plat entitled ‘Subdivision of Land for Barry Tucker, in Rockingham, Windham County, Vermont, prepared by Bruno Associates, Inc., PC, dated August 3, 2006, drawing no. 06075-bo.dwg. Parcel 1being more particularly described as follows:

Beginning at concrete bound located on the southerly right of way limits of US Route 5, also known as Missing Link Road, said concrete bound marking the northeasterly corner of the within conveyed premises and the northwesterly corner of premises now or formerly of G. Everett and Beatrice L. Allen, Trustees; thence following along lands of said Allen South 02° 30’ 00” W a distance of 441.90 feet, more or less, to an iron pin; said Iron pin marking the southeasterly corner of the within conveyed premises; thence along lands being retained by the within Grantors, Barry Oliver Tucker and Kathryn Jean Tucker, North 50° 33’ 40” West a distance of 260.88 feet, more or less, to a 5/8” capped rebar, said capped rebar marking the southwesterly corner of the within conveyed premises and the southeasterly corner of Parcel 2; thence along said Parcel 2 North 01° 26’ 00” West a distance of 292.85 feet, more or less, to a 5/8” capped rebar located on the southerly right of way limits of US Route 5, also known as Missing Link Road, said capped rebar marking the northwesterly corner of the within conveyed premises and the northeasterly corner of said Parcel 2; thence along a curve turning to the right along said US Route 5, also known as Missing Link Road, with an arc length of 229.85 feet with a radius of 667.30 feet, with a chord bearing South 85° 44’ 10” East, with a chord length of 228.72 feet, to the point and place of beginning.

Being a portion of those lands and premises conveyed to Barry Oliver Tucker and Kathryn Jean Tucker by the Executor’s Deed of Barry J. Polidor, Executor of the Estate of Albertine A. Willard, dated May 12, 2006 and recorded in Book 299 at Pages 569-571 of the Rockingham Land Records.

This conveyance is subject to and with the benefit of any utility easements, spring rights, easements for ingress and egress, and rights incidental to each of the same as may appear of record, provided that this paragraph shall not reinstate any such encumbrances previously extinguished by the Marketable Record Title Act, Chapter 5, Subchapter 7, Title 27, Vermont Statutes Annotated.

Reference is hereby made to the above-mentioned instruments, the records thereof, the references therein made, and their respective records and references, in further aid of this description.

TERMS OF SALE: The Sale will be held at the Mortgaged Property. The Mortgaged Property will be sold “AS IS, WHERE IS, WITH ALL FAULTS, WITH NO REPRESENTATIONS OR WARRANTIES OF ANY KIND”, subject to easements, rights of way, covenants, permits, reservations and restrictions of record, superior liens, if any, encumbrances that are not extinguished by the sale, title defects, environmental hazards, unpaid real estate taxes (delinquent and current, including penalty and interest to the date of closing), and municipal liens, to the highest bidder.

The successful bidder shall pay a deposit of at least \$10,000 of the purchase price in cash or bank treasurer’s/cashier’s check at the time of Sale. The deposit must be increased to at least ten percent (10%) of the successful bid within 5 calendar days of the Sale. The balance of the purchase price shall be paid within fourteen days after entry of a confirmation order. The successful bidder will be required to sign a purchase and sale contract with NO CONTINGENCIES except confirmation of the sale by the court. Title will be transferred by Confirmation Order. The Sale may be postponed one or more times for a total time of up to thirty (30) days, by announcing the new sale date to those present at each adjournment or by posting notice at a conspicuous place at the location of the sale. Notice of the new sale date shall also be sent by first class mail, postage prepaid, to the Mortgagor at the Mortgagor’s last known address at least five days before the new sale date.

Other terms to be announced at the Sale or contact the Thomas Hirchak Company at 1-800-634-7653 or www.thcauction.com

The Mortgagors or their executors, administrators and assigns may redeem the Mortgaged Property at any time prior to the Sale by paying the full amount due under the mortgage, including post-judgment expenses and the costs and expenses of sale.

Dated at Cabot, Vermont, this 29th day of November, 2021.

Vermont Housing Finance Agency
By: Steckel Law Office
By:/s/ Susan J. Steckel
By: Susan J. Steckel, Esq.
P. O. Box 247
Marshfield, Vermont 05658-0247
802-563-4400

STATE OF VERMONT

SUPERIOR COURT **ENVIRONMENTAL DIVISION**

Re: Appeal of Decision of Commissioner of Department of Environmental Conservation, The Findings of Fact of the same, and the Classification and Wetland Determination #2019-484.D Decision of the Agency Upon Request for Reconsideration


Docket No. 21-ENV-00131

NOTICE OF APPEAL

Comes now Magris Talc USA, Inc. and pursuant to 10 V.S.A. Chapter 220, and as owner of or Lessee property and as otherwise interested aggrieved person who has been or will be injured by the proposed act, determination, delineation, findings and decisions pursuant to 10 V.S.A. §8504 appeals the decision and findings of the Commissioner of the Department of Environmental Conservation and the determination, classification and findings regarding certain alleged wetlands located in Ludlow, Vermont by the Watershed Management Division, the Department of Environmental Conservation and the Secretary of the Agency of Natural Resources and all actions pertaining thereto.

Said Appeal applies to the property located near the mine site at 103 Argonaut Road, Ludlow, Vermont and specifically to alleged wetlands known as “Wetland 2/Stick Wetland, Vernal Pool South, and Wetland P”. (Wetland Determination #2019-484.D)

ALL INTERESTED PARTIES MUST ENTER AN APPEARANCE WITHIN 20 DAYS OF RECEIPT OF THIS NOTICE BY FILING AN APPEARANCE IN WRITING WITH THE CLERK OF THE ENVIRONMENTAL DIVISION OF THE SUPERIOR COURT AND BY SERVING WRITTEN NOTICE PURSUANT TO RULE 5 OF SAID COURT, its address is: Vermont Superior Court, Environmental Division 32 Cherry Street, 2nd Floor, Suite 303 Burlington, VT 05401


George T. McNaughton
ERN 3713
Email: gtmcn@vermontel.net
Lamb and McNaughton, PC
Attorneys for
Magris Talc USA, LLC

dated December 20, 2021

HELP WANTED

classifieds

featured pet



My name is Toast, and I'm a 6-month-old spayed female. I came to Lucy Mackenzie with my mom and my two other fantastic littermates, Omlette and Strudel. Boy, is it fun here! There's so much to do, and there's never a dull moment. But, I cannot wait to find my furrever home! So, give a call to come meet us today!

Lucy Mackenzie Humane Society
4832 VT Route 44, West Windsor, Vt.
802-484-5829
www.lucymac.org

BUYING/SELLING

BUYING-SELLING Coins, Paper Money, Vintage Sports-Postcards, Comics. See our displays at Chester Stone House Antiques. Open 7 Days. 802-379-2353. House calls available.

GUNS WANTED

REGION – Guns wanted. Hand-guns, rifles, or shotguns. Top

prices paid. Call Ray at 802-775-2859 or 802-236-7213.

HELP WANTED

HIRING!! The Little School in Weston is hiring. We are offering flexible schedules and full and part-time positions. Please email admin@littleschoolvt.org with your interest. Come join our amazing team! We look forward to hearing from you.

BELLOWS FALLS, Vt. – Dental office assistant. Our friendly, professional dental practice is seeking a dental assistant to join our team. We are willing to train the right

person, experience helpful but not required. Offering 401(k), vacation, and dental. Please send resume to jenngraffa@hotmail.com or mail Dr. David Heydenreich, 192 Rockingham St. Bellows Falls, VT 05101.

MISSING

MISSING TRUCK: 1997 Toyota Tacoma, access cab, blue, New Hampshire plate. Reward offered. Any information, call Lebanon Police at 603-448-1212, or anonymous information to Tip Line 603-448-CLUE or LebanonNH.gov/CLUE.

EDITOR NEEDED IMMEDIATELY!

The Vermont Journal & Shopper is seeking an editor to join our team

Duties include:

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- Edit all content for the paper and website
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Answer

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

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Answers

Solution time: 26 mins.

ROB	SCOT	RILL
ERA	CORD	OKIE
BARB	ADOS	BEEN
AIMS	GUAVA	
BEBOP	OPUS	
ALBS	GREAT	JOB
CIA	PRISM	UMA
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Springfield Hospital welcomes FEMA team —



Federal Emergency Management Agency team.

PHOTO PROVIDED

SPRINGFIELD, Vt. — Springfield Hospital is pleased to welcome a Federal Emergency Management Agency team to assist the hospital in its pandemic response.

Working in close collaboration with the state of Vermont and the Vermont Department of Health, Springfield Hospital is utilizing the six-person FEMA

team that arrived last Friday to staff an outpatient pediatric vaccination clinic onsite at the hospital. Beginning Monday, Dec. 27, an additional treatment clinic for Covid-positive patients will also be offered onsite at the hospital.

Pediatric appointments can be scheduled online by visiting [www.springfieldhospital.org/covid-](http://www.springfieldhospital.org/covid-19-vaccine-info)

19-vaccine-info. The Covid Treatment Clinic requires a physician referral from primary care providers and is available by scheduled appointment only.

The FEMA team will work with hospital staff through Jan. 15, 2022, and possibly longer depending on availability.

“The FEMA professionals are providing great support to our Springfield Hospital staff, which has worked around the clock to provide needed care to our community resulting from Covid-19 and many other illnesses. The FEMA team will help us provide additional access to pediatric vaccinations, and treatment for Covid-positive patients throughout our region, and we are grateful to receive these federal resources,” commented Bob Adcock, CEO of Springfield Hospital.

For more information about Vermont’s Covid-19 response, including vaccination, testing, and prevention, please visit www.healthvermont.gov/covid-19.

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Six potential 401(k) rollover pitfalls

REGION – You’re about to receive a distribution from your 401(k) plan, and you’re considering a rollover to a traditional IRA. While these transactions are normally straightforward and trouble-free, there are some pitfalls you’ll want to avoid.

1. Consider the pros and cons of a rollover

The first mistake some people make is failing to consider the pros and cons of a rollover to an IRA in the first place. You can usually leave your money in the 401(k) plan if your balance is over \$5,000. And if you’re changing jobs, you may also be able to roll your distribution over to your new employer’s 401(k) plan.

Though IRAs typically offer significantly more investment opportunities and withdrawal flexibility, your 401(k) plan may offer investments that can’t be replicated in an IRA – or can’t be replicated at an equivalent cost.

An IRA may give you more flexibility with distributions. Your distribution options in a 401(k) plan depend on the terms of that particular plan, and your options may be limited. However, with an IRA, the timing and amount of distributions are generally at your discretion.

Under federal law, 401(k) plans offer virtually unlimited protection from your creditors, whereas federal law protects your IRAs from creditors only if you declare bankruptcy. Any IRA creditor protection outside of bankruptcy depends on your particular state’s law.

Required minimum distributions from traditional IRAs must begin by April 1 following the year

you reach age 72. However, if you work past that age and are still participating in your employer’s 401(k) plan, you can delay your first distribution from that plan until April 1 following the year of your retirement – if you own no more than 5% of the company.

2. Not every distribution can be rolled over to an IRA

For example, RMDs can’t be rolled over. Neither can hardship withdrawals or certain periodic payments. Do so and you may have an excess contribution to deal with.

3. Use direct rollovers and avoid 60-day rollovers

While it may be tempting to give yourself a free 60-day loan, it’s generally a mistake to use 60-day rollovers rather than direct trustee-to-trustee rollovers. If the plan sends the money to you, it’s required to withhold 20% of the taxable amount. If you later want to roll the entire amount of the original distribution over to an IRA, you’ll need to use other sources to make up the 20% the plan withheld. In addition, there’s no need to taunt the rollover gods by risking inadvertent violation of the 60-day limit.

4. Remember the 10% penalty tax

Taxable distributions you receive from a 401(k) plan before age 59.5 are normally subject to a 10% early distribution penalty, but a special rule lets you avoid the tax if you receive your distribution as a result of leaving your job during or after the year you turn age 55. But this special rule doesn’t carry over to IRAs. If you roll your distribution over to an IRA, you’ll need to wait until age 59.5 before you can withdraw those dollars from the IRA without the 10% penalty. So if you think you may need to use the funds before age 59.5, a rollover to an IRA could be a costly mistake.

5. Learn about net unreal-

ized appreciation (NUA)

If your 401(k) plan distribution includes employer stock that’s appreciated over the years, rolling that stock over into an IRA could be a serious mistake. Normally, distributions from 401(k) plans are subject to ordinary income taxes. But a special rule applies when you receive a distribution of employer stock from your plan: You pay ordinary income tax only on the cost of the stock at the time it was purchased for you by the plan.

Any appreciation in the stock generally receives more favorable long-term capital gains treatment, regardless of how long you’ve owned the stock. Any additional appreciation after the stock is distributed to you is either long-term or short-term capital gains, depending on your holding period. These special NUA rules don’t apply if you roll the stock over to an IRA.

6. And if you’re rolling over Roth 401(k) dollars to a Roth IRA

If you establish your first Roth IRA to accept a rollover of Roth 401(k) dollars, you’ll have to wait five more years until your distribution from the Roth IRA will be qualified and tax-free, regardless of whether or not you’ve met the five-year requirement in your employer plan. So if you have a Roth 401(k), and you think at some point you might want to roll it into a Roth IRA, you might want to open one now so the clock starts ticking on the five-year requirement as soon as possible – this assumes you don’t already have a Roth IRA.

When evaluating whether to initiate a rollover from an employer plan to an IRA always be sure to: ask about possible surrender charges that may be imposed by your employer plan, or new surrender charges that your IRA may impose; compare investment fees and expenses charged by your IRA and investment funds with those charged by your employer plan; and understand any accumulated rights or guarantees that you may be giving up by transferring funds out of your employer plan.

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

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CCCD’s 2022 conservation plant sale —

WALPOLE, N.H. – The Cheshire County Conservation District is currently accepting orders for its Annual Conservation Plant Sale. This year the district continues their partnership with Fedco of Maine to bring you a wide range of top-quality plants. Order deadline is Jan. 10, 2021 at 5 p.m.

Customers are invited to choose from the full selection of plants in the Fedco “Trees & Plants for Spring Planting” catalog. Many of the species offered are native, attractive to pollinators, and drought resistant. For this reason, they are healthy, hardy plants adapted to our local growing conditions and beneficial to both the grower and wildlife. Once established they require less watering, fertilizers, and pesticides, saving you time and money.

This year, CCCD will be taking all orders online through the Fedco group order form. To view detailed step-by-step online ordering instructions, payment instructions, and for further information regarding the sale, visit the CCCD website at www.cheshireconservation.org/plantsale.

Pick up will be at Alyson’s Orchard in Walpole this spring; details to be announced at a later date. CCCD will be partnering again with Wichland Woods Mushrooms this year, and will post a separate mushroom order form to the CCCD website plant sale page in the next few weeks.

All proceeds of the plant sale help to cover operating costs of the CCCD and will benefit conservation efforts in Cheshire County. In addition to improving your landscape, you are helping fund conservation projects in our community.

For more information, to sign up to be added to plant sale updates, or for assistance in completing your online order, contact Benée Hershon, outreach coordinator, at 603-756-2988 ext. 3011 or email benee@cheshireconservation.org.

Susan G. Komen Vermont Snowshoe at Grafton Trails —

GRAFTON, Vt. – 2022 Susan G. Komen Vermont Snowshoe registration continues with standard registration rates in effect through event day, Sunday, Jan. 16. Complete event details, including registration rate information, is available online at www.komen.org/vermontsnowshoe in the FAQ section.

The 2022 Komen Vermont Snowshoe will be held in-person Sunday, Jan. 16, at the Grafton Trails & Outdoor Center. The center will open at 8:30 a.m. for new registrations and pre-registration snowshoe activities. The Vermont Snowshoe is a family-friendly event. Snowshoe demos will be available on a first come, first serve basis, courtesy of our official snowshoe partner, Dion Snowshoes. Snowshoeing is expected to begin at 9:30 a.m.

The Komen Vermont Snowshoe is offering a virtual option for those who prefer to #Snowshoe-WhereYouAre.

Registrants indicating that they wish to be recognized as a breast cancer survivor or someone living with metastatic disease will automatically receive an event tee shirt. A group photo is planned for snowshoe morning at 9 a.m.

While fundraising is not required, it is strongly encouraged. Registered snowshoers raising \$50 or more will receive an event tee shirt. Komen Vermont Snowshoe proceeds will support the Komen Helpline, Treatment Assistance Program, national breast cancer research, and Komen advocacy in pursuit of health equity for all.

Pre-registration tee-shirt pick up will be held outside at official lodging partner, the Grafton Inn, Saturday, Jan. 15, between 4-6 p.m. This will be a great time to drop off Snowshoe donations, as all donations handed in and made on-

line by Jan. 15 at 6 p.m. will qualify for Top Fundraising recognition.

There are volunteer opportunities for Saturday afternoon and Sunday morning, and there continue to be sponsorship opportuni-

ties.

Questions may be addressed to Susan G. Komen Development Manager for Vermont, Linda Maness, at LManess@komen.org or by calling 802-548-4691.

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New fishing regulations begin Jan. 1, 2022 —

MONTPELIER, Vt. – Vermont’s fishing regulations will look different Jan. 1, 2022. But don’t worry, most of the new regulations have been simplified and provide additional fishing opportunities. If you fish like you have in the past, you will be legal with a few exceptions.

“We’ve worked with our biologists, warden service staff, fish and wildlife board, and the public to develop regulations that are easier to understand while still providing protection for fish populations across Vermont,” said Director of the Fish Division Eric Palmer. “These new changes allow anyone to fish nearly all water bodies in the state year-round as long as they practice catch and release.”

Some additional highlights include:

- In certain lakes and ponds, the winter harvest season for trout will start Jan. 1.
- You can keep eight trout from streams and rivers. This means eight total fish of any combination of brook, brown, or rainbow trout.
- Many waters that were previously seasonally closed are now managed under general regulations.
- All of these changes mean that the number of tables in the Fishing Guide is reduced from ten to three.

To get all the details, visit Vermont Fish & Wildlife’s website at www.vtfishand-wildlife.com where you can download a copy of the “2022 Fishing Guide & Regulations” or grab a hard copy at one of many license agent locations across the state.

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Memoir Workshops with Pam Bernard winter sessions

WALPOLE, N.H. – Award-winning author Pam Bernard will hold her popular memoir workshops again on Zoom. They will begin the week of Jan. 3, 2022 and continue through February. Days and times vary depending on the workshop.

Writing memoir involves more than recounting experience. In fact, the compelling memoir has little to do with experience. Rather, the work of memoir is in the struggle to understand what to do with that experience, how to perceive it as the adult narrator who receives flashes of memory, often unbidden. Ultimately, the central task of memoir is to fashion a narrative, to weave the disparate threads of our lives into a story with which a reader can identify, because that story is, above all, emotionally true.

We never really know ourselves until we begin to write about our unique experience. A safe, nurturing space in which to begin, to experiment, to challenge one's assumptions, is crucial. These workshops combine the serious study of craft – narration, voice, tone – with ample writing from prompts. During each workshop participants will begin a fresh draft, as well as have the opportunity for existing drafts to be critiqued by the group.

Pam Bernard is author of four books, the most of recent a verse novel titled “Esther.” She is also a painter, editor, writing coach, and adjunct professor at Keene State College. She received her MFA in Creative Writing from Warren Wilson College and B.A. from Harvard University. Her awards include fellowships from the National Endowment for the Arts and the Massachusetts Cultural Council.

Please email pam@pambernard.com, visit www.pambernard.com, or call 603-756-4177 for more information, including days and times.

Rockingham Library presents “Bearing Witness and Endurance of Voice”



Lucy Terry Prince.

PHOTO PROVIDED

BELLOWS FALLS, Vt. – On Thursday, Jan. 13 at 6:30 p.m., Shanta Lee Gander will be presenting the life story of Lucy Terry Prince via Zoom, hosted by the Rockingham Library. Lucy Terry Prince was born in Africa, where she was kidnapped by slave traders and transported to Rhode Island. While still enslaved in 1746, she wrote “Bars Fight,” the oldest known poem in the United States written by an African American. Prince later regained her freedom and moved to Vermont with her husband, Abijah Prince, and fought for her family's land rights all the way to the highest court in Vermont.

In this presentation, Shanta Lee Gander illustrates Prince's importance as a poet and orator, and as one unafraid to fight for her rights within the landscape of early Vermont, New England, and America. Gander will also perform Lucy's only surviving poem, “Bars Fight.” This talk is free, open to the public, and accessible to those with disabilities. For more information, contact Rockingham Library at 802-463-4270 or email programming@rockinghamlibrary.org.

“Bearing Witness and Endurance of Voice: The Legacy of Lucy Terry Prince” is a Vermont Humanities program hosted by Rockingham Library, supported in part by the National Endowment for the Humanities. Any views, findings, conclusions, or recommendations expressed in this program do not necessarily represent those of the NEH or Vermont Humanities.

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