**ECRWSS** PRESORTED STANDARD U.S. POSTAGE PAID BRUNSWICK PUBLISHING, LLC

77 GROVE ST RUTLAND, VT 05701-3403 Postal Patron

# Wermont Journal

NOVEMBER 22, 2023 | WWW.VERMONTJOURNAL.COM

**VOLUME 23, ISSUE 47** 

# Cavendish honors Stephen Plunkard —

**BY PAULA BENSON** 

The Vermont Journal

CAVENDISH, Vt. - The Cavendish Selectboard met on Nov. 13, at 6:30 p.m., at the Cavendish Town Office.

Citizen Margo Caulfield updated the board on the efforts of a long-term recovery group she is part of, created to work with area residents on issues related to the July flooding. Some of the topics addressed by the group were discussion of the five Ludlow dams, utilizing the VT-Alert system, installing 911 address signs, and establishing evacuation routes.

Windsor County Sheriff Ryan Palmer was present at the meeting and introduced himself to the board, saying that as they were coming up on budget season, he felt it was a good time to stop by and touch base.

Since Feb. 1, Palmer reported, the department had responded to 281 calls for service, 174 traffic violations, multiple suspicious persons calls, and recovered 19 stolen guns. Deputies also regularly conducted traffic control around the school during pick up and drop off hours.

Additionally, \$14,000-15,000 in traffic fines were collected, with Palmer stating that about half of the funds will come back to the

The department instigated a quarterly dinner with the Windsor County Youth Services and House at Twenty Mile Stream. Palmer explained that deputies volunteer to cook dinner for the youth, and said they had an upcoming event planned for December near the holi-

Palmer was pleased to announce that the Public Safety Day, in cooperation with Proctorsville Fire and several tow companies, had been well received.

The current sheriff's department budget covers eight hours per week for the Town of Cavendish. Palmer said that since he took office, he has increased staffing from about 12 individuals to 26 currently, and instituted the use of body cameras. The department recently purchased tasers, and beefed-up training, including autism awareness and response training. In December, deputies will begin a canine training program. This is all part of an effort to reduce the use of force when responding to emergencies.

Palmer asked the board what his department might do better for the town. The board agreed that they were doing a good job.

Citing rough numbers, Palmer detailed that for an annual budget of \$40,000, Cavendish would get about 12 hours of labor per week. \$65,000 would fund a half-time position, and \$125,000 would allow for one full-time, 40-hour-per-week deputy dedicated to the town. "I know that's a tough nut for a small town to crack," Palmer remarked.

Ultimately, Palmer said he will re-address the board once he has the fiscal year 2025 budget proposal together, and is willing to have further discussions as needed.

The Selectboard addressed the recent vacancy left by the passing of board member Stephen Plunkard. Three applicants had voiced interest, including former selectboard member Sandra Russo, who was not present at the meeting, but told the board she would be willing to serve in the position through the March, 2024 town meet-

Dave Norton, a Cavendish resident for 23 years, was present and told the board he "would be

#### See **BOARD** on Page 2

# Resilience in Vermont —

The Vermont Journal

LUDLOW, Vt. - What happens when a lifelong athlete with a background in Silicon Valley innovation and Wall Street tenacity is met with a potentially debilitating back injury? Kayezen founder Eric Kaye, a Ludlow, Vt., resident, was convinced that the way to recover from his injury had to be met with some grit, determination, and a new way to look at recovering from injury and building resiliency both physically and mentally. Kaye began a crusade, with a mission of putting together a high-performance team that included industry thought leaders in design, with Bill Cesaroni leading the design charge, Gene Dimonte and Brian Matthews guiding the engineering, and lastly, the key ingredient that is Mack Molding in Cavendish, Vt., spearheaded by Dwalin De-Boer and Laura Mitchell. Kaye felt that his physical resiliency training system could have a broad range of applications, including for high performance athletes from junior high to seniors, and service members in the United States military, who would utilize it for training stamina and potentially quicker recovery from injury. However, the most important application for Kaye's Kayezen Vector would be for the consumer.

Dr. Brian Finch, a local physical therapist in Rutland, Vt., who treated Kaye,



Left to right: James Ferri, professional ski racer; Brian Finch, physical therapist; Seth Forman, head of training; Eric Kaye, founder; Chris Moore, head of content; Nick Lapponese, marketing associate.

PHOTO PROVIDED

saw early on that Kaye's vision could have significant meaning, and help his clients. Dr. Finch got behind the Kayezen Vector and began using it for his patients. On a chilly October day, Dr. Finch and the Kayezen Vector team met at the Okemo Mountain School, the latest facility to install a Kayezen Vector system. With his cheerleading enthusiasm, Dr. Finch led a live demonstration that was supported by Okemo Mountain School's Chris Hurka and Lon Brettell, who were grateful to have the Kayezen Vector installed for their athletes for the upcoming ski season.

What does the future look like for the Kayezen Vector? Now that the award-winning and patented system has delivered a successful partnership between the physical therapy and sports performance worlds, Kaye

expressed interest in get-

ting the system out to the public. Kaye noted that "getting to the consumer before the injury occurs" is the future for the company's growth. The focus for the company will be going to consumer buying platforms, such as Amazon, by Christmas time 2023. If you are looking for a Vermont-manufactured product that you can begin with at any skill level, whether you are a senior just looking to build stamina to avoid a fall, or a mom that has only has a few minutes to spare a day to work on self-care, the Kayezen Vector system, and the app with a sunny Dr. Finch on the other end, will walk you through step by step on how to train, recover, or just provide some extra resilience in your life.

# A partnership to combat bullying in Ludlow -

LUDLOW, Vt. - According to the National Center for Educational Statistics, one out of every five students ages 12-18 in the United States has been bullied - and it doesn't stop there.

Students who experience bullying are at increased risk for depression, anxiety, sleep difficulties, lower academic achievement, and dropping out of school, according to the Centers for Disease Control and Prevention. Fortunately, the National Bullying Prevention Center says more than half of bullying situations (57%) stop when a peer intervenes on behalf of the student being bul-

These alarming statistics are just a glimpse into why the North Country Chevy Dealers, a group of 15 Chevrolet dealerships in northern New York, Vermont, and northern New Hampshire, have partnered with Sweethearts & Heroes, a bullying and suicide prevention program, since 2018.

Sweethearts & Heroes provides hope and empowerment to help lessen bullying and its impact by sharing messages of anti-bullying practices to students and teachers alike. The goal is to teach students to enforce antibullying practices, not just during National Bullying Prevention Month in October, but all year long. Through Sweethearts & Heroes, the North Country Chevy Dealers have impacted hundreds of elementary, middle school, and high school students in more than a dozen schools across the region,



Pat Fish leads Circle.

PHOTO PROVIDED

and over 75 educators as well. The Sweethearts & Heroes team is Tom Murphy, director and founder, of St. Albans, Vt.; retired U.S. Army Sgt. Rick Yarosh, a HOPE expert and motivational speaker from New York who was burned severely while serving in Iraq; and Pat Fish, BRAVES and Circle leader.

Sweethearts & Heroes' partnership with the North Country Chevy Dealers began at Peru High School, in Peru, N.Y. Today, students and staff at Peru High School have fully embraced the Sweethearts & Heroes curriculum, and the school offers popular courses based on the Sweethearts & Heroes BRAVES program.

Benson's Chevrolet sponsored two days of Sweethearts & Heroes work, featuring Tom Murphy and Rick Yarosh, last February at Green Mountain Union High School (GMUHS). Their teammate, Pat Fish, returned to GMUHS in early November to follow up with Circles.

"This is a program we are very proud to sponsor," said George Benson of Benson's Chevrolet. "Anything we can do to help support our schoolchildren is what it's all about. We all want joy and happiness, and it starts with our young children and

Growing up in today's world is very challenging for all our children, as we all know. Sweethearts & Heroes provides an extra opportunity for our children, so they don't get 'left in the dark.' This is not our first sponsorship for Sweethearts & Heroes, and the feedback we've received from the teachers confirms that Sweethearts & Heroes is truly helping our community."

Sweethearts & Heroes is a student empowerment and empathy activation team that aims to prevent bullying and suicide, with a focus on the basic components of social-emotional learning (SEL). Sweethearts & Heroes offers a profound, engaging signature presentation that calls for HOPE (Hold On, Possibilities Exist), empathy, and action; Circle, which is built on the ancient ritual of communicating in a circle to build empathy; and BRAVES Buddies, which trains older students in bully drills that they, in turn, teach to students in lower grades.

For more information on Sweethearts & Heroes, visit www.sweetheartsandheroes.

# Café at DeLight closes its

# doors –

LUDLOW, Vt. - Our dream began Sept. 7, 1990. Two young women, both moms, decided to take a chance on a business partnership known as The Café at DeLight.

We were, and still are, best friends sharing all of life's experiences, divorces and marriages, illness and injury, births and

All of our children -Jeremy, Jennifer, Jesse, and Jaime Martel; and Desiree and Adrienne Guica - grew up in and worked at the café, as did many of their friends.

Then our grandchildren began to come along. Recently, the two oldest, Alessia Guica and Sawyer Shepard, worked for us, along with some of their friends.

Over 33 years many, many of our friends and family have been on our staff. Janice DeGrasse was with us from the begin-



Owners Sheryl Guica (left) and Sharon Godfrey. PHOTO PROVIDED

ning of time, and Jennifer Shepard for over 16 years.

Ronald Godfrey and Howard Paul have worked to help us out, and keep us moving these past couple of years. "We love you guys." We couldn't have done it without your support, and that of all the other dedicated staff, family, and friends.

We are grateful to our community for all of their support. We are sad to be leaving a void at breakfast

and lunch times, but it is time for a change. We had hoped that someone would come along that would be The Café at DeLight.

A great big thank you to all who have touched our lives in large or small ways.

Our best wishes to John and Jodi. We had a great run at 145 Main Street.

Sheryl Guica and Sharon Godfrey, owners Café at DeLight

#### **INDEX**

Obituaries/Services
Calendar
Legal Notices 6-7
Classifieds/Business Directory 7
Arts & Entertainment
Holiday Happenings 8-9

Health & Wellness ...... 10-11

#### CONTACT US

**OFFICE ADDRESS:** 8 High Street • PO Box 228 • Ludlow, VT **BILLING ADDRESS:** 

PO Box 116 • Rutland, VT 05702 **PHONE NUMBER:** 

802-228-3600 www.VermontJournal.com



# **DEADLINES**

The deadline for all content is Wednesday, Nov. 22 at 12 p.m. for the Nov. 29 publication.

**EMAIL YOUR SHORT, 2-3 SENTENCE CALENDAR EVENTS** calendar@vermontjournal.com

**EMAIL YOUR DISPLAY ADS AND CLASSIFIED LISTINGS** ads@vermontjournal.com

**EMAIL YOUR PRESS RELEASES, ARTICLES, AND PHOTOS** editor@vermontjournal.com

# LVRS receives generous donation -

LONDONDERRY, Vt. -On behalf of the people in our community, Londonderry Volunteer Rescue Squad (LVRS) would like to thank the Csanadi family for the \$75,000 gift we received from the estate of Robert Csanadi.

Mr. Csanadi loved this area. He was a longtime resident of Weston, a successful businessman, and a well-respected member of the community.

We plan to add this generous gift into our New Ambulance Fund, to help with the purchase of our next ambulance. The average price of a new ambulance is close to \$400,000. LVRS has never asked the towns we serve to help pay for our new ambulances, so this donation will be a big help in the purchase of the next one, scheduled to take place in 2028. Thank you again to the Csanadis.

Want to help LVRS? To volunteer or donate, go to www.londonderryres-

# E911 address signs for Ludlow residents

LUDLOW, Vt. - Members of the Ludlow Fire Department feel that the community's safety is most important to us, and because of that we have begun a Community Risk Reduction (CRR) program. CRR is a process to identify and prioritize local risks, followed by the integrated and strategic investment of resources to reduce their occurrence

and impact.

CRR is more than just fire safety. Just as the fire service is much more than just responding to fires, CRR is more than establishing a team or renaming your fire prevention programs. Effective CRR programs can help us tackle a wide range of issues facing our community and affecting our quality of life.

Our first roll out is the

E911 address sign. Properly displaying your E911 number is important in the event of an emergency. A properly displayed number allows first responders to get to you faster, and that could be a matter of life or death.

Contact the Ludlow Planning and Zoning Office at 802-228-2845 to obtain your E911 address sign.

### Ludlow Fire Department events ville. The food drive will

LUDLOW, Vt. - The Ludlow Fire Department will hold two events on Saturday, Dec. 9.

First, the Ludlow and Proctorsville Fire Deparments will team up for a Stuff a Fire Truck food drive, from 9 a.m. - 5 p.m., at Singleton's in Proctorsbenefit Black River Good Neighbor Services.

Then, the inaugural Fire & Ice benefit will be held at The Roundhouse at Okemo's Jackson Gore, from 7-10 p.m. This will be a night of entertainment by Frank Santos, a comic hyp-



Scan to donate or purchase tickets.

notist. There will also be a cash bar, and a silent auction.

## Tree of Remembrance

LUDLOW, Vt. - The Okemo Valley Women's Club (OVWC) will once again be sponsoring their annual Tree of Remembrance fundraiser this holiday season.

This event provides the opportunity to remember loved ones through a donation to OVWC. All donations go directly to local charities, including scholarships for high school seniors.

The Tree of Remembrance will be lit in Veterans Park in Ludlow on Friday, Nov. 24. To participate in this fundraising effort, mail your check to Pat Archambault, 61 Andover Street, Ludlow, VT 05149. Include the name(s) of the loved ones you wish to be remembered.

Your tax deductible donation should be made payable to "Okemo Valley Women's Club." Once received, the name(s) of your loved ones will be published in The Vermont Journal.

While the Tree of Remembrance only remains lit until the end of February, the gift you donate will positively impact a local student's life forever.

### OVWC November meeting with Pamela T. Hardiman

LUDLOW, Vt. - The ing crafts using painted silk General Federation of Women's Clubs (GFWC) Okemo Valley Women's Club (OVWC) met on Monday, Nov. 13. Seventeen club women gathered at the studio of Pam Hardiman, a liturgical fiber artist. Pam has focused on designing and creating fiber arts for the church since the late 1980s. She combines fabric of many cultures and paints silk at her studio in Ludlow, Vt. Many examples of her work appear on her website, www.pthardiman.com. Commission items can be made to your specifications, and Pam is available for workshops on silk fabric painting, as

fabrics. The women created handmade cards and bookmarks and, despite sticky fingers from gluing fabric, everyone succeeded in creating something fun and beautiful that they each designed themselves, learning much about fiber arts in the pro-

The recent state fall meeting of Vermont GFWC was held in Ludlow on Oct. 14, with the Okemo Valley Women's Club hosting the event at the Black River Valley Senior Center. The speaker for the state meeting was Carol Lightall of the Ludlow Area Chamber of Commerce, who discussed community efforts to assist victims of the historic July flood. Local efforts, including the OVWC, contributed more than \$250,000 to victim relief. OVWC also baked

cookies to assist with a recent program to deliver baked goods to thank our local veterans on the recent Veterans Day holiday.

The club will once again hold their annual Holiday Project to assist the efforts of Black River Good Neighbor Services in helping local families make their holidays special for their children.

The GFWC Okemo Valley Women's Club meets monthly and welcomes new members. GFWC is an inorganization ternational dedicated to community improvement by enhancing the lives of others through volunteer services. Anyone interested in attending a meeting may contact President Penny Trick at 860-305-6558, Membrship Chairwoman Suzane Garvey at 802-236-4341, or any club member.

#### **BOARD** From Page 1

well as banner design and

construction. On Monday

night, Pam introduced

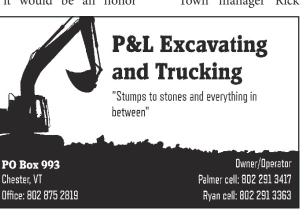
the club women to creat-

pleased to serve." Chris Leonard, a Cavendish resident and former CPA, had submitted a letter applying for the position, and said it would be an honor

to serve as a selectboard member, calling himself "sort of a non-controversial type of person."

The board moved to appoint longtime resident Norton to serve through the March 2024 town meeting, when he said he would seek reelection.

Town manager Rick



Chambers used the time he would normally take to present his manager's report to honor board member Stephen Plunkard, who died on Oct. 22, 2023. Chambers said, "I'm sure I didn't get to know him as well as some of you here, but the time I did get to work with him was meaningful and productive. He always had great thoughts and ideas, and was dedicated to making our town a better place. He had a vast range of knowledge to help move those ideas along as

well." Chair Bob Glidden called

for a moment of silence. The selectboard will hold their next regular meeting on Monday, Dec. 11

# LIMITED TIME OFFER

# **FREE Energy Savings Kit**

Want an easy way to save on energy in your home?

Get a **free** kit\* full of efficient lighting and water-saving devices, including:



- LED bulbs (40 / 60 / 75 watt equivalents)
- Low-flow showerhead
- Kitchen and bathroom faucet aerators



Sign up today! Scan the QR code or visit:

efficiencyvermont.com/kit



efficiencyvermont.com/kit (888) 921 5990

\*Subject to availability and eligibility. Offer is available to income-eligible residents of Windsor County only.

# THIS WEEK ONLY!

**NOW** is the time to get **SERIOUS** Don't miss these unbeatable prices!

Plus \$2,000 Rebates Available



**Central Boiler Edge 960** \$21,222



**Central Boiler Edge 760** \$16,499



**Central Boiler Edge 560** \$15,499



**Central Boiler** Edge 360 \$14,999



**New England Outdoor Furnace** 877 John Stark Highway • Newport, NH 03773

603-863-8818 neofnh.com

AQUA AID **SYSTEMS** 

Hellenbrand

SOLVING HARD WATER, IRON, BLUE STAINING, RADON, AND ARSENIC PROBLEMS IN THE CENTRAL VT AND NH AREA SINCE 1984

> Service Pumps & Tanks Water Conditioning Free on-site Water Analysis

> > & Estimate

Radon & Arsenic Removal **Systems Maintenance** Home Supplies Delivery

800-252-8484 • AQUAAIDSYSTEMS.COM

# DoorDash flood relief grants for restaurants

**REGION** - DoorDash, together with its partners Hello Alice and the Global Entrepreneurship work (GEN), announced \$440,000 in grant funding through the Restaurant Disaster Relief Fund in 2023. This initiative provides \$10,000 relief grants to restaurants impacted by natural disasters or emergencies not only in the United States but also, for the first time, in Canada, Australia, and New Zealand.

Four Vermont restaurants were included in the announcement, two of which are in the local area: the

Blue Duck Deli in Ludlow, and The Hub in Weston.

Natural disasters can bring profound devastation to local communities, and rebuilding after disaster strikes can be challenging. To help local communities and businesses respond to this challenge, DoorDash created the Restaurant Disaster Relief Fund in 2021. The Fund's relief grants can be used to cover critical operating expenses, including rent or mortgage payments, replenishing food or beverage supplies, or paying bills and other costs. Earlier this year we renewed the fund,

to provide a total of \$1 million to 100 restaurants in \$10,000 grants across four grant rounds in 2023 and 2024.

Restaurant owners have until Dec. 31 to apply for the current round of funding. The next and final funding round opens on Jan. 2, 2024, and closes on March 29, 2024. Restaurant owners are eligible to apply up to one year after a qualifying disaster occurs. To learn more and apply, please visit get.doordash. com/en-us/about/disaster-relief-fund.

# The Nature of Weather Patterns" at OLLI —

SPRINGFIELD, Vt. - Mark Breen will present the next Osher Life-Learning long Institute (OLLI) program "Trend Setter: The Nature of Weather Patterns" on Tuesday, Nov. 28, at 2 p.m., at the Nolin Murray Center, next to St. Mary's Church on Pleasant Street in Springfield.

One of the favorite group's returns for his 12th annual presentation. The

weather is always up to something, and recent weather extremes, wideopen discussions through social media, as well as local and major news outlets, bring a great deal of attention to trends, patterns, and changes in weather events. As the senior meteorologist at the Fairbanks Museum and Planetarium for over 40 years, Breen will utilize his knowledge and experience to explain the way that the weather works. He'll share information on where the weather gets its energy, and how this creates certain patterns and events that deliver sunshine or monsoons. He'll guide us through the information, and the misinformation, and weave together the tapestry of weather patterns.

For over 40 years, Breen has been heard on Vermont Public's "Eye on the Sky" each weekday morning, and in the afternoons with the astronomy program "Eye on the Night Sky" at 4:30 p.m. Along with weather forecasting, his work at the museum involves teaching weather and science, as well as creating and delivering presentations in Vermont's only public planetarium. award-winning Mark's children's book, "The Kid's Book of Weather Forecasting," is now in its fifth printing.

Originally from Dannemora, N.Y., Mark has lived in Vermont since attending Lyndon State College, where he graduated in 1982 with a Bachelor of Science in meteorology. When asked why he became a me-



speakers, Breen Mark Breen, Vermont Public's "Eye on the Sky," will give the next OLLI presentation.

teorologist, his response is, "because I love snow!"

Sponsored by the University of Vermont, OLLI is run by local volunteer members, and is geared mainly towards seniors who are 50 years of age and over who enjoy learning for the fun of it. Anyone who would be interested in this type of program, regardless of their age, is welcome. The programs last about an hour and a half.

Pre-registration is highly recommended. We can no longer take any payments onsite at the door. However, if you arrive without having registered, we will not turn you away. We will hand you a form with instructions on how to make payment after

the program.

There is a Mem-Series bership special fee. Nonmembers are welcome and encouraged to attend individual programs for a single program fee.

You may view the entire semester programs by going to the website www.learn. uvm.edu/olli/ springfield. Registration can be done online at this website with a credit card. You may also regis-

ter over the phone, using your credit card, by calling 802-656-8407, or email noncredit@uvm.

Due to the current situation of Covid, the University of Vermont expects all participants at UVM sponsored noncredit events (including OLLI) will be vaccinated. Masks are optional and welcomed. For full health and safety information, go to www.learn. uvm.edu/olli/springfield.

This will be the final program of this fall semester. The spring semester will begin at the end of February, and the program listing will be available in January.



**NOW OPEN** 

Monday - Sunday, 11am - 7pm

802-367-3562

www.greenmountaincannabisworks.com

**4542 Main Street, Manchester Center** 

21+ only with valid ID

Cannabis has not been analyzed or approved by the Food and Drug Administration (FDA). For use by individuals 21 years of age and older or registered qualifying patient only. KEEPTHIS PRODUCT AWAY FROM CHILDREN AND PETS. DO NOT USE IF PREGNANT OR BREASTFEEDING. Possession or use of cannabis may carry significant legal penalties in some jurisdictions and under federal law. It may not be transported outside of the state of Vermont. The effects of edible

cannabis may be delayed by two hours or more. Cannabis may be habit forming and can impair concentration, coordination, and judgment. Persons 25 years and younger may be more likely to experience harm to the developing brain. It is against the law to drive or operate machinery when under the influence of this product. National Poison Control Center 1-800-222-1222.



- commercial & residential
- paperhanging
- drywalls
- aerial truck
- free estimates
  - Ray Wilcox 802-875-3391 Cell 802-384-1933

• Since 1969 •

# The Donnis house -

**BY RON PATCH** 

802-374-0119 ronpatch27@gmail.com

The photo with this article is the Donnis house, and dates to about 1910. This is the red brick house near the entrance of Chester Elementary School.

es is drawing a load of short logs, probably delivering fourfoot firewood. At their feet are their names - Fred on left, Bill on right. Notice their studded bridles across their faces. The unknown driver sits atop the load.

The team of hors-

I know this type of vehicle as a work sled. This is a double sled. The rear sled runners are fixed, while the front sled runners do turn for steering.

Written in old ink on the reverse: "This is just an ordinary load. Load measures 3 ½ cord. Load weighs 6 tons + 45. Horses weigh 2690. White face 1320 other weighs 1370."

Look to the lower left and you'll see a small sleigh. The butt of that horse can barely be seen. This offers perspective on how large this team and sled were.

The Donnis house

Behind the team is the Donnis house. Danny and I were not positive this was the Donnis house, so we went and looked. Look at the second story at right. The second window from the right has closed shutters. Today you can see where this window has been bricked up. Under the eaves is a decorative molding. In the antiques trade this is called "dental molding." It repeats

under the porch roof. The porch today has been replaced. The original porch had square columns that sat on square plinths. I estimate the plinths were about 3 feet high. In the old days, the porch was straight across the front. Today it bows out in the center, and the square plinths have been replaced with full-length columns.

You'll notice this place is painted white. Today it is brick color. I remember when it was painted white, as many will. I was thinking it was sandblasted in the early 1960s. Ken Barrett said it



Fred and Bill drawing firewood, circa 1910. PHOTO PROVIDED BY RON PATCH

was later than that, and Ed Donnis burned the paint off instead of sandblasting. I'll take Ken's word. I probably have it confused with the brick building at the corner of School Street and The Common. This building was sandblasted. Next time you drive by, look what the sandblasting did to the brick.

#### **Charles Wellman**

In the early 1900s, Charles Wellman Chester's postcard photographer. His photography studio was the small building next to the library. Wellman was in a unique position to photograph doings on Main Street. Any activity or vehicle on Main Street, he was there to photograph. He left us a large body of photographic his-

Most Wellman photos show the teams and wagons coming down the street. Not the case here, so what was the destination? Wellman was there to photograph loads of soapstone coming down the street, destined for the soapstone mill in the depot. Other loads of various products went to the railroad to be shipped down country. This team might have come from Popple Dungeon via Grafton Street.

Sometimes on the reverse side, or "address side," Wellman had printed at the left border, "C.E.W. Chester, Vt." This card does not bear his initials. That is not uncommon.

Paul Cook recently brought me some postcards to consider. Paul pointed this card out to me, telling me there were two of them. Danny and I looked the cards over. Neither of us had ever seen this card, so we each bought one. We have similar views of different teams taken at this location. Remember, Wellman was right across the street.

It must have been enjoyable sitting on the Donnis porch watching the daily doings. You would have known most every passerby. The world was a lot slower in those days. I'd take it.

Refer to "History of Chester, Vermont" by the Chester Historical Society, page 203, for more history on the Donnis place.

This week's old saying: "It's not how long you live that matters, but how much you accomplish while here."



#### Getting a second opinion on your financial future may:

- Lower your investment fees
- Improve your performance
- Help you understand your investments and risk
- Make sure you don't outlive your money

Call us today to set up a no risk private consultation. Isn't your peace of mind worth the time?

802-228-5774

116 Main Street, Ludlow, VT

Member FINRA/SIPC offered exclusively through American Portfolios Financial Services Inc

"It's been through the addition of MAPLE that we have been able to get the kids to talk."





To learn more about **Paws With A Cause** and to find out how you help, just download this app and watch the story come to life!



Provided as a community service by this civic minded publication in conjunction with the Association of Community Publishers and Community Papers of Michigan



#### THE VERMONT JOURNAL & THE SHOPPER

802-228-3600 | ads@vermontjournal.com www.vermontjournal.com

# Why take part in the 2023 Apple Blossom?

the answers. This tradition

runs deep and strong not

only at Springfield Hospital,

but also in our communities

A few others were ex-

and in area families.

SPRINGFIELD, Vt. -When Kelly Flynn, former Apple Blossom Queen of 1966 and current Apple Blossom Committee Member, reached out to Apple Blossom participants and classmates of years past with curiosity and questions on their experience, she was amazed at the overwhelmingly warm and exciting response from many. One person wrote back that Apple

Blossom was "The Prom of Proms!" So, if you are looking to participate this year, these former participants would absolutely encourage it, as this will be something very memorable for you and your entire court for years to

Kelly asked, "Why should I consider anything about the Apple Blossom?" Responses ranged, but "tradition" was among many of

cited that they got to dress up. What's not to like about dressing up? This is your opportunity to dress to impress and be presented to a live audience and on SAPA TV. Our on-stage attire this year is not only affordable, but absolutely stunning.

Many others stated that their parents encouraged them to participate for reasons that varied, from joining the tea and breakfast, to building character for the real thing one day. We know, we know; the last thing you probably want to do is something your parents recommend. However, previous contestants noted how much fun they had throughout the entire process. From rehearsals to the show, these teens had a blast together and created a lasting bond for years to come. It was a way for seniors to get to know other seniors that they may not have known so well. They also really enjoyed doing the dance numbers with the younger children, and some remain in touch with

their young counterparts to this day.

An escort, now known as a partner, provided this laugh-inducing anecdote. "We were the highlight of the show. Even though we had two left feet, the director showed us how to do it. We did fun dances/numbers. In fact, we were the comedic interludes. We had top hats that kept falling off. We scrambled to get them. The entire audience laughed and applauded. There was no pressure on us. We were not going to be queen or in the court." Another member of the Class of 1966 wrote in with regret for missing it, saying, "I wanted to be an escort, but no contestant asked me. I wish I had done the asking."

With that said, we urge our seniors and young children to apply and join this year. We are planning a comeback of comebacks as we reintroduce Apple Blossom back into the community after a hiatus during the pandemic. A former Apple Blossom participant says if you think you are "too busy with other activities, you may regret not spending the two hours of rehearsal each Sunday afternoon when you hear how much fun the participants and escorts are having."

Another former participant suggests that if you're on the fence for joining, please "talk with a previous participant or member of the committee about your concerns. They will keep your concerns anonymous and help you work through the decision. Then they will help you apply and coach you through the whole pro-

All in all, we hope to see our community seniors and young children participate this year in a fabulous show. And what's a show without our fun and engaging audience, too? Please save the date for Apple Blossom 2024 - May 3 and 4. Applications for contestants and their partners is Dec. 19. Young children's applications are due Jan. 19, 2024. For more information, visit www.springfieldhospital. org/fundraising-events.

Written by Meaghan Yus-

#### **CHAVES** EXCAVATING

ALL MATERIALS FOR COMPLETE SITE WORK Sand · Gravel · Stone Shurpac · Topsoil · Fill



5,000 lb. Hydraulic Hammer for Ledge & Rock Splitting

Portable On-Site Crushing & Screening Equipment

802-824-3140 Londonderry, VT

# **DERK BEARDMORE** beardmorepainting802@gmail.com

#### Weekly **SUDOKU**

by Linda Thistle

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

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



© 2023 King Features Synd., Inc

#### King Crossword

ACROSS Squid squirt 4 Beloved 8 "Ditto" 12 "The

- Simpsons' barkeep 13 Killer whale 14 Director 15 Get older
- 18 Two-dot punctuation mark 20 Triage ctrs. 21 Calendar
- entry (Abbr.) 24 Smiles broadly 28 Flight costs
- 32 "Phooey!" 33 Hosp. area 34 Rich cake chase 36 Quarterback 58 Crib Manning
- 37 Arrears 39 NPR show hosted by Terry Gross 41 Thoreau
- piece 43 Gym site, for short
- 44 Promptly 46 Film trophy 50 Rock fan's imaginary

55 Employ

nstrument

5 Historic peri-

Apple com-

59 Ginormous

60 Cookware

61 Newt

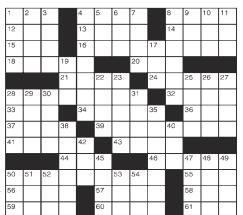
DOWN

27 Swizzle 3 Fall (over) 28 Staffer 29 Frozen des-6 Oft-torn knee 30 Abrades

17 Sphere

25 Vicinity

part, for short 31 Goblet feature © 2023 King Features Synd., Inc.



- 8 Had a hunch 38 Snarl Carte lead-in
- 42 One of us 10 Roman 1002 45 Trace 47 Rubik's baffler Corn spike 19 Klutz 22 Campus VIP 48 "Dream on!"
- 49 Monopoly 23 Towel material payment 50 Bonfire resi-
  - 52 Bad hairpiece
- 26 Niger's neigh-bor due 51 Debtor's note
  - 54 Illustrations

#### **Corporate & Production Office:**

8 High Street • Ludlow, VT 05149 802-228-3600

**RON PATCH ~ Buying Antiques** 

Photographs, Military Items, Clocks, Guns, Coins, More

802-374-0119

**Shawntae Webb** 

Publisher, Ad Designer

publisher@vermontjournal.com

ads@vermontjournal.com

Danielle Goodwin

Sales Representative

sales@vermontjournal.com

Nick Giberti

Editor, Calendar of Events

editor@vermontjournal.com

calendar@vermontjournal.com

Paula Benson

Billing Manager, Staff Writer

billing@vermontjournal.com

Journal, LLC is a member of the Vermont Press Association





**VECTOR 1 SYSTEM** 









Dr. Brian Finch of Rutland, a physical therapist who trains professional and Olympic athletes and weekend warriors, has developed a series of VECTOR exercises for skiers. Here he is training professional skier James Ferri at the Okemo Mountain School.

See Brian's training series - download our app and select the SKI segment in our SPORT SPECIFIC category.

#### **DOWNLOAD THE VECTOR LIMITLESS TRAINING APP**







### WHY TRAIN WITH VECTOR?

- Build lifelong physical resilience
- Workout with less stress and impact
- Train for a specific sport, or the sport of life

Exercise anywhere and stay consistent

The VECTOR is a "cable machine replacement" and the "most versatile band tool" Men's Health Magazine

# obituaries

#### **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.

#### **BELLOWS FALLS, VT.**

First Baptist Church of Bellows Falls, 9 Church St. Traditional Baptist Services held Sunday mornings at 10 a.m. Handicap accessible. 802-463-3220.

#### CAVENDISH, VT.

#### Cavendish Baptist Church, 2258 Main St.

Sunday services are 10 a.m. online or in person. Online services are on Facebook at 10 a.m. Go to www.facebook.com/Cavendish-Baptist-Church-258814894244302. More at www. CavendishBaptist.com or call 802-226-7131.

#### CHARLESTOWN, N.H.

### North Charlestown United Methodist Church, 471

Worship is Sundays at 9 a.m. Holy communion is celebrated the first Sunday of every month. Go to www.facebook.com/UMCOfNorthCharlestown for

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

#### CHESTER, VT.

#### Andover Community Church, 928 Weston-Andover

Sunday school at 9:30 a.m. and worship service 10:45 a.m. For more information, go to www. andovercommunitychurch.org.

#### LUDLOW, VT.

#### United Church of Ludlow (UCC and Methodist), 48 Pleasant St.

Sunday services are held in person and streamed online at 10 a.m. Email unitedchurch@tds.net for more information. Visit www.unitedchurch.us to receive updates on services and meetings.

Ludlow Baptist Church, on the Green, 99 Main St. Weekly worship services are in-person. Sunday school is at 9:30 a.m. for all ages, and Sunday worship is at 11 a.m. and 6:30 p.m. Wednesday's prayer meeting is at 6:30 p.m. For more information, go to www. LudlowBaptist.org.

#### SPRINGFIELD, VT.

#### Church of Christ, Rt. 11, 972 Chester Rd.

Sunday Bible Study for all ages at 10 a.m.; Worship Service at 11 a.m. includes a group meeting for children. Live or past services can be viewed on Facebook at SpringfieldVTChurchofChrist. Wednesday at 6:30 p.m., adult class on different topics meets in the Fellowship Hall, accessed by parking in the back of the church. For more information, call Jamie Kurpiel, Evangelist, at 870-615-0452 or email jckurpiel@yahoo. com. If no answer, call 802-886-2670.

#### St. Mark's Episcopal Church, 33 Fairground Rd.

Sunday Services 8:30 a.m. - Holy Days as announced. Services alternate between Clergy Officiated, Traditional Rite I and Contemporary Rite II, Holy Eucharist, and Licensed Lay Led Rites I and II Morning Prayer. All are invited regardless of religious affiliation. Call David at 802-885-2972 with questions.

Unitarian Universalist Church, 21 Fairground Rd. Sunday Services are at 10 a.m., in person and on

#### William E. Nelson, 1944-2023

**SPRINGFIELD, Vt.** – The Reverend William E. Nelson, 79, died peacefully on Wednesday evening, Nov. 15, 2023, at the Jack Byrne Center of Dartmouth Health in Lebanon, N.H. He was born on July 8, 1944, in his beloved Cleveland, Ohio, the son of Arnold S. and Marie (Hanus) Nelson.

Bill was a graduate of Shaw High School in East Cleveland, Case Western Reserve University, and Vanderbilt Divinity School. For several years he was active on the alumni councils of both universities.

Bill's ministry in church settings began at Plymouth Church of Shaker Heights (Ohio), and later continued at First Church of Lakewood, UCC (Ohio). In Vermont, he served the Norwich Congregational Church and the First Congregational Church of Springfield. Bill's last parish was the Kearsarge Unitarian Universalist Fellowship in the Andover/New London, N.H., area.

Bill and his wife Stephanie Hoover Nelson were married on July 10, 1970. They shared a rich and loving marriage, and had eight "four-legged children" (five cats and three greyhounds) whom they adored.

Bill's lifelong interests included art, especially Abstract Impressionism, particularly Mark Rothko's works. The focus of his vacations was often to visit art museums here and abroad. He loved all the great periods of classical music, and also the artistry of Leonard Cohen. He liked reading poetry, short stories, and books dealing with religion and theology. He enjoyed



William Nelson, 1944-2023.

visiting other churches and absorbing sacred spaces.

He will be remembered by those who knew him as a kind, good, and gentle man who possessed a quiet sense of humor and an enjoyment of life. He was deeply spiritual. He loved a cloudy rainy day, he whistled while walking from one place to another, and never lost an opportunity to proclaim the wonders of Cleveland.

He is survived by his wife Stephanie; sister Jeanne Peterson; nieces Trish P. Iacarrino, Kris P. Hupp, and Vickie N. Smithingell; and nephews Darren Nelson and John Peterson. Stephanie's brother Charles S. L. Hoover and her niece and nephews Deb, Mark, and Jeff Levesque, had a close relationship with Bill, and they will miss him.

He was predeceased by his parents and his brother James.

Friends are invited to gather at Davis Memorial Chapel on Nov. 29, after 1:30 p.m., for a time of sharing memories and stories of Bill. His memorial service will be held at 2:30 p.m.

Rather than sending flowers, please consider making a donation in his honor to a cause that you hold dear.

Carolyn C. Allison, 1931-2023 SPRINGFIELD, Vt. -

Carolyn C. Allison, 92, died on Wednesday morning, Nov. 15, at the Mount Ascutney Health Center in Windsor, Vt. She was born Feb. 18, 1931, in Worcester, Mass., the daughter of John and Elsa (Johnson) Cederholm. She graduated from North High School in Worcester, Mass., and Wheelock College in Bos-

Carolyn taught school in Worcester, Mass., and West Hartford, Conn. On June 23, 1956, she married Robert David Allison Jr. in Worcester, Mass. They moved to Springfield, Vt., and she taught first grade for one year, and then was home for 12 years with her growing family. She resumed her teaching career in 1969, in the Springfield school system, retiring in

Family activities were always very important to Carolyn.

She was an active member of the United Methodist Church in Springfield, and she knit mittens for the Santa Claus Club for many

She is survived by her daughter Wendy DeCelle and her husband Fred; son Robert Allison and his wife Jennifer; grandchildren Jeffrey, Jacob, Jenny, Bryanna, Kyle, and Nicholas; and great-grandchildren Trenton and Ava.

She was predeceased by her husband Robert in 2001, her son David in 2011, and her sister Betty Jane Balentine in 2022.

A memorial service will be held on Saturday, Nov. 25, at 1 p.m., at the United Methodist Church in



Carolyn Allison, 1931-2023.

Springfield, Vt. The Rev. Gerry Piper, pastor, will officiate.

A private burial service will be held in the Pine Grove Cemetery in North Springfield, Vt.

Memorial contributions may be made to the United Methodist Church, 10 Valley Street, Springfield, VT 05156; to AL-SAC/St. Jude Children's Research Hospital, 501 St. Jude Place, Memphis, TN 38105 (www.stjude.org); or to Shriners Hospitals for Children, Attn: Office of Development, 2900 Rocky Point Drive, Tampa, FL 33607 (www.lovetotherescue.org).

Arrangements are under the direction of the Davis Memorial Chapel in Springfield, Vt.



**Funeral & Cremation Services** 802-885-3322

99 Summer St, Springfield, VT www.DavisMemorialChapel.net Owners Scott and Angela Page

### Zoom. For more information, go to www.uuspringfieldvt.

#### United Methodist Church, 10 Valley St.

Sunday worship is 9:30 a.m. For more information, call 802-885-1916. Everyone is welcome.

#### WALPOLE, N.H.

#### St. John's Episcopal Church, corner of Westminster and Elm St.

Sunday services are 10 a.m. in person or via Zoom. For more information, go to www.stjohnswalpole.org, email pastor@stjohnswalpole.org, or leave a message at 603-756-4533.

#### Walpole Unitarian Church, corner of Union and Main St.

Sunday Service begins at 10 a.m. Services are also available via Zoom. For links and updates, go to www. walpoleunitarianchurch.org.

# WCGIG to explore state and national family history resources

WINDHAM COUNTY, Vt. - The next meeting of the Windham County Genealogy Interest Group (WCGIG) will focus on "Navigating your Family History at the Vermont State Archives and Exploring the Digital Public Library of America" on Saturday, Dec. 2, from 11 a.m. - 1 p.m., on Zoom only. This program is free and open to all. Please register at www.bit.ly/wcgigdec23. A Zoom link will be sent to you at least one week before the meeting. Pose any questions that you may have for the presenters when you register.

Reference archivist Mariessa Dobrick at the Vermont State Archives will share genealogy resources through stories in her prerecorded presentation, "Navigating your Family History at the Vermont State Archives."

The Vermont State Archives consist of records that have continuing value to the State of Vermont and its citizens. The holdings document Vermont state government from crown colony to the present. Because many of these records reflect the interactions of individual citizens with their government, the state archives is a useful resource for genealogists and family historians with Vermont connections.

Records often used by genealogists include vital records, court records, and the records of state institutions and newspapers. The Manuscript Vermont State Papers documents the names of thousands of Vermonters between 1777-1865 that had interactions with government, from petitions to grand lists and

Wayne Blanchard, cofounder of Windham County Genealogy Interest Group and genealogy volunteer at Rockingham Public Library, will take us on a virtual tour of The Digital Public Library of America (DPLA), online at http://dp.la, through his talk "Exploring the Digital Public Library of America."

The DPLA provides a way to search the collections of a wide range of partner institutions - libraries, archives, and government offices. This online library does not have its own collection, but gives a way to search across many other collections in one place. Although not focused specifically on genealogy, many of its free materials are helpful for doing family research. The website contains links to photographs, family bibles, correspondence (for example, from the Civil War letters), local maps, yearbooks, military records, oral histories, family history, and genealogy books. As its website proclaims, the DPLA is totally free to use and open to all no library card, subscription, or sign up is required.

The WCGIG is an informal organization whose members are dedicated to genealogy education, research, and best practices. Meetings are held every other month on Zoom. Many of these sessions were recorded and are available on the WCGIG YouTube channel, www.bit. ly/wcgigvideo,which cover topics such as improving your search results in www.familysearch.org and www.ancestry.com; using family tree software; navigating the crowd sourced cemetery database Find A Grave; using land records for genealogy research; using www.americanancestors.org, the database of the New England Historic Genealogical Society; and finding people in the newly released 1950 U.S. Census.

WCGIG is also supported by Brooks Memorial Library in Brattleboro, Vt., and Rockingham Free Library in Bellows Falls, Vt., with use of their Zoom accounts, publicity, and use of their facilities.

For more information, contact Wayne Blanchard or Jerry Carbone of the Windham County Genealogy Interest Group windhamcountygig@ gmail.com

#### **CHURCH SERVICES:**

We run Church Services on an alternating schedule. Subject to space. All services are posted online at www. VermontJournal.com.

### **OBITUARIES** Basic 200-word Obituary \$75



**\$0.50/word** after 200

Black and White Photo \$10

Email to editor@vermontjournal.com





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

45 TAYLOR HILL ATHENS, VT 05143

FULLY INSURED FREE ESTIMATES

#### TAYLOR EXCAVATING LLP

TRUCKING & EXCAVATING SEPTIC SYSTEMS, LAND CLEARINGS, DRIVEWAYS COMPLETE HOUSE SITES LANDSCAPING, WALL BUILDING LAWN MOWING, SNOWPLOWING AND SANDING

802-869-2905 802-289-1508 DAN

Harvey Replacement Windows, Raynor Garage Door Sales & Installation, Garage Door Repair & Vinyl Siding

#### BILL STANKEVICH **Building & Remodeling**

Full Service Care Taking

173 Baltimore Road Perkinsville, VT 05151

802-263-9374 Fax 802-263-5129

## David Chaves **EXCAVATING**

Family Owned & Operated Since 1980

**Complete Site Work** From Clearing to Finish Grading, Roads, Foundations **Septics & Drainage Problems** 

Specializing In **Equine Land Development & Ponds** 

> 802-824-3140 Londonderry, VT



Sculpting your piece of Vermont to fit your Dreams!

# calendar

### **LEGAL NOTICES**

#### NOV. 23 -

SPRINGFIELD, Vt. - The Toonerville Trail Turkey Trot 5k Run and Walk will be held on Nov. 23, starting at 9 a.m., at the Toonerville Trail. This event is a fundraiser for Meals on Wheels of Greater Springfield, and Springfield High School cross country. The registration fee is discounted if you register in advance. To register, go to www.runlikeardy.com/ races/toonerville-trailturkey-trot.

NOV. 24 -WEATHERSFIELD, Vt. - Join

#### TOWN OF CHARLESTOWN **FULL-TIME and PART-TIME POLICE OFFICER OPENINGS**

Full time/Part time certified in New Hampshire and/or eligible for certification through the New Hampshire Police Standard and Training Council.

The Town of Charlestown Police Department is seeking a motivated, team oriented person who possesses good problem solving and communication skills that is interested in working in a tight knit community where community policing is a priority. The candidate selected will perform criminal investigations, crime prevention and community involvement assignments along with traffic enforcement.

Minimum Requirements: Applicants must be a U.S. Citizen; must be 21 years old by the anticipated date of the agility test. Applicants must be a high school graduate or equivalent. Candidates must meet the Physical Fitness Testing minimums and will be re-tested once every three years if hired. Must be a full time certified police officer in New Hampshire, or if certified in another state, must be eligible for certification with law package through the New Hampshire Police Standards and Training Council. The hiring process consists of a medical screening, physical agility test, Police Oral Board, polygraph examination, in depth background investigation, psychological evaluation, and drug screening. Salary is based on experience and your time in law enforcement is transferable.

Full time positions are benefit eligible.

If you have any questions please feel free to call Chief Patrick Connors at 603-826-5747.

To Apply: An application can be found on the Charlestown Town Website at https://www.charlestown-nh.gov/employ-

Please submit a completed application, resume, and cover letter to: Chief Patrick Connors, Charlestown Police Department, PO Box 1465, Charlestown, NH 03603.

~The Charlestown Police Department is an Equal Employment Opportunity Employer~

#### **Development Review Board** Town of Ludlow, Vermont **Hybrid Public Hearing** December 11, 2023 - 6:00 PM

A public hearing before the Development Review Board for the Town of Ludlow, Vermont, will be held on 11 December 2023 at 6:00 P.M., in the Heald Auditorium, at the Ludlow Town Hall, to consider an application for an Amendment to the Local Act 250 Review:

APPLICANT: Divided Sky Foundation 262 Fox Lane Ludlow, Vermont 05149 PROJECT LOCATION: 262 Fox Lane Ludlow, Vermont

PROJECT DESCRIPTION: The applicant proposes to replace the swimming pool with a buried 13,000 - 15,000-gallon fiberglass storage tank that will have a piped connection to the existing buried piping for the fire protection system, water will flow via gravity from the buried tank to the booster pump and sprinkler system, as necessary.

APPLICATION NO.: 475-21-ACT250, Amd No. 1

The above application is available for inspection for inspection at the Ludlow Municipal Offices. Persons wishing to participate may do so in person, be represented by an agent or an attorney, by Zoom, or by writing the Board. Written communications about the application should be filed with the Board either prior to, or during, the hearing. Hybrid meeting information will be available on the agenda.

Rosemary Goings Director of Planning and Zoning us for the annual post-Thanksgiving Community Contra Dance and Social at the Weathersfield Center Meetinghouse, 2579 Weathersfield Center Road, on Friday, Nov. 24, from 6:30-10 p.m. There is a beginner session at 6:40 p.m. Dancing will go from 7-9 p.m., with a potluck and snacks to follow. No special clothing, footwear, or experience is required. Bring your own beer, wine, seltzer, or whatever you fancy. Legendary caller Dudley Laufman will guide everyone through the dances, with live music provided by Naomi Morse.

NOV. 25 -SPRINGFIELD, Vt. - Sound Investment will perform classic rock and modern

country music on Saturday, Nov. 25, at 7:30 p.m., at VFW Post 771, 191 River Street in Springfield. This event is open to the public. For more information, contact 802-885-6008.

#### **DEC. 2-**

GRAFTON, Vt. - Fresh cut Vermont Christmas trees will be on sale on Saturday, Dec. 2, from 10 a.m. – 2 p.m., at the firehouse, 711 Route 121, east of Grafton Village, to benefit the Fire and Rescue Scholarship Fund.

LONDONDERRY, Vt. - The annual Christmas Bazaar at the Second Congregational Church in Londonderry, 2051 North Main Street, will be held on Saturday, Dec. 2, from 9 a.m. – 3 p.m., in the Church Friendship Room.

**Development Review Board** 

A public hearing before the Development Review Board for the Town of Ludlow, Vermont, will be held on 11 December 2023 at 6:00 P.M., in the Heald Auditorium, at the Ludlow Town Hall, to consider an application for an Amendment to a Conditional Use Permit:

Town of Ludlow, Vermont

**Hybrid Public Hearing** 

December 11, 2023 - 6:00 PM

APPLICANT: South Face Village at Okemo Development Company, LLC Lodge Road Ludlow, Vermont 05149

PROJECT LOCATION: Lodge Rodge Ludlow, Vermont

PROJECT DESCRIPTION: The applicant is requesting to make the "Temporary Information Center\Real Estate Office" into a permanent commercial building in South Face

APPLICATION NO.: 334-11-CU, Amd No. 5

The above application is available for inspection for inspection at the Ludlow Municipal Offices. Persons wishing to participate may do so in person, be represented by an agent or an attorney, by Zoom, or by writing the Board. Written communications about the application should be filed with the Board either prior to, or during, the hearing. Hybrid meeting information will be available on the agenda.

Rosemary Goings, Director of Planning and Zoning

#### **Development Review Board** Town of Ludlow, Vermont **Hybrid Public Hearing** December 11, 2023 - 6:00 PM

A public hearing before the Development Review Board for the Town of Ludlow, Vermont, will be held on 11 December. 2023 at 6:00 P.M., in the Heald Auditorium, at the Ludlow Town Hall, to consider an application for Subdivision:

APPLICANT: Gill Terrace, LLC

Eric Alden 3 Darling St. Boston, MA 02120

PROJECT LOCATION: 15 Gill Terrace Ludlow, Vermont

Parcel No. 040255.000

PROJECT DESCRIPTION: Application is to subdivide one 2.8 acre lot into three (3) parcels. APPLICATION NO.: SUB23-015

The above application is available for inspection for inspection at the Ludlow Municipal Offices. Persons wishing to participate may do so in person, be represented by an agent or an attorney, by Zoom, or by writing the Board. Written communications about the application should be filed with the Board either prior to, or during, the hearing. Hybrid meeting information will be available on the agenda.

Rosemary Goings Director of Planning and Zoning There will be handmade wreaths to purchase, a delicious lunch served, a "cookie walk," crafts and gift items to purchase, and much, much fun to be had. Come join us for a wonderful day to get into the Christmas spirit. For more information, please call the church office at 802-824-6453.

**DEC. 3 -**

SPRINGFIELD, Vt. -St. Mark's Church on Fairground Road will hold a free organ recital on Sunday, Dec. 3. We will accept donations to be given to Kurn Hattin Homes, for the children's Christmas gifts. Karen Engdahl from Springfield will perform a variety of musical renditions. Karen has lived in Springfield for 40 years, and has taught piano to many folks, and played the organ for 30 years at Baptist Church in North Springfield. Even though she is retired, she still enjoys playing for several events, including senior day care. Refreshments will be served following the program. Please join us for a festive, sing along afternoon.

#### **MONDAYS** -

LUDLOW, Vt. – Zumba classes, Mondays at 9:30 a.m. at the Spring House at Jackson Gore. All fitness levels welcome. Call 802-228-1419 for more information.

LUDLOW, Vt. - Aquatic Aerobics, Mondays at 10:35 a.m. at the Spring House at Jackson Gore. Call 802-228-1419 for more information.

TUESDAYS -BELLOWS FALLS, Vt. -Come check out TOPS - Take Off Pounds Sensibly. We are a nonjudgmental, affordable, and supportive weight loss group. The first visit is free. We are taking Covid precautions so a mask is required while attending the meeting. All are welcome; youth must be at least 9 to attend and have parental permission. Meetings are every Tuesday at 25 Cherry Hill in Bellows Falls. Weigh-ins start at 5:45

#### WEDNESDAYS -

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

BELLOWS FALLS, Vt. -Frances Barsky leads a weekly creative writing workshop at the Rockingham Library from 1-2:30 p.m. Bring a laptop or a pen and paper.

BELLOWS FALLS, Vt. -Knitting Together, every Wednesday, 1-3 p.m., at Village Square Booksellers, knitting hats and mittens for our school kids. We provide yarn, some direction, and an enjoyable visit. Acrylic yarn donations are always welcome. For more information, contact Caroline at 802-463-4653.

#### THURSDAYS -

LUDLOW, Vt. - Certified instructor Helena Wu will teach Tai Chi classes every Thursday, from 9-10 a.m., at the Black River Valley Senior Center, 10 High Street in Ludlow. Classes are free, and are limited to 10 participants. Registration is required. For more information, contact the Senior Center at 802-228-7421, or Helena Wu at 802-289-7369.

**Development Review Board** Town of Ludlow, Vermont **Hybrid Public Hearing** December 11, 2023 - 6:00 PM

A public hearing before the Development Review Board for the Town of Ludlow, Vermont, will be held on 11 December 2023 at 6:00 P.M., in the Heald Auditorium, at the Ludlow Town Hall, to consider an application for an Amendment to a Conditional Use Permit:

APPLICANT: Black River Mobile Home Court

c/o Gerald Sheehan 32 Main St.

Ludlow, Vermont 05149

PROJECT LOCATION: 36 Main St.

Ludlow, Vermont, 05149

Parcel No. 230537.000

PROJECT DESCRIPTION: Application is for the replacement of mobile home #4; repairs and elevation of home #14; and affirm that all homes comply with Ludlow Zoning Regulations Article 6, following the flood of July 10, 2023. APPLICATION NO.: 334-11-CU, Amd No. 5

The above application is available for inspection for inspection at the Ludlow Municipal Offices. Persons wishing to participate may do so in person, be represented by an agent or an attorney, by Zoom, or by writing the Board. Written communications about the application should be filed with the Board either prior to, or during, the hearing. Hybrid meeting information will be available on the agenda.

Rosemary Goings, Director of Planning and Zoning

#### **Development Review Board** Village of Ludlow, Vermont **Hybrid Public Hearing** December 11, 2023 - 6:00 PM

A public hearing before the Development Review Board for the Village of Ludlow, Vermont, will be held on 11 December 2023 at 6:00 P.M., in the Heald Auditorium, at the Ludlow Town Hall, to consider an application for an Amendment to a Conditional Use Permit:

APPLICANT: Okemo Marketplace, Inc. 57 Pond Street, all units involved Ludlow, Vermont 05149

PROJECT LOCATION: 57 Pond Street,

Ludlow, Vermont Parcel No. 030359.000

All Units

PROJECT DESCRIPTION: The Property owner will affirm that each tenant has reconstructed their businesses using the proper FEMA approved materials after the major flood damage, from July 10, 2023. The property owner will apply for a LOMA letter with FEMA to remove the property from the Special Flood Hazard Area.

APPLICATION NO.: 499-23-FHR

The above application is available for inspection for inspection at the Ludlow Municipal Offices. Persons wishing to participate may do so in person, be represented by an agent or an attorney, by Zoom, or by writing the Board. Written communications about the application should be filed with the Board either prior to, or during, the hearing. Hybrid meeting information will be available on the agenda.

Rosemary Goings Director of Planning and Zoning **Development Review Board** Village of Ludlow, Vermont **Hybrid Public Hearing** December 11, 2023 - 6:00 PM

A public hearing before the Development Review Board for the Village of Ludlow, Vermont, will be held on 11 December 2023 at 6:00 P.M., in the Heald Auditorium, at the Ludlow Town Hall, to consider a Flood Hazard Review Permit:

APPLICANT: Shaw's Supermarket 213 Main Street Parcel No. 220420.000 PROPERTY LOCATION: 213 Main Street Ludlow, Vermont

Parcel No. 220420.000 REASON FOR HEARING: Application to reconstruct the interior area of the Shaw's Supermarket, plus expand into adjacent unit, after major flood damage on July 10, 2023. The Property owner will also testify that each tenant reconstructed their businesses using the proper FEMA approved materials in accordance with Ludlow Planning and Zoning Regulations Article 6.

APPLICATION NUMBER: 88-221-CU/FHR, Amendment No.11

The above application is available for inspection at the Ludlow Municipal Offices. Persons wishing to participate may do so in person, be represented by an agent or an attorney, by Zoom, or by writing the Board. Written communications about the application should be filed with the Board either prior to, or during, the hearing. Hybrid meeting information will be available on the agenda.

Rosemary Goings, Director of Planning and Zoning

**Development Review Board** Town of Ludlow, Vermont **Hybrid Public Hearing** December 11, 2023 - 6:00 PM

A public hearing before the Development Review Board for the Town of Ludlow, Vermont, will be held on 11 December 2023 at 6:00 P.M., in the Heald Auditorium, at the Ludlow Town Hall, to consider an application for an Amendment to a Conditional Use Permit:

APPLICANT: Divided Sky Foundation 262 Fox Lane

Ludlow, Vermont 05149 PROJECT LOCATION: 262 Fox Lane Ludlow, Vermont

PROJECT DESCRIPTION: The applicant proposes to replace the swimming pool with a buried 13,000 - 15,000-gallon fiberglass storage tank that will have a piped connection to the existing buried piping for the fire protection system, water will flow via gravity from the buried tank to the booster pump and sprinkler system, as necessary.

APPLICATION NO.: 474-21-CU, Amd No. 1

The above application is available for inspection for inspection at the Ludlow Municipal Offices. Persons wishing to participate may do so in person, be represented by an agent or an attorney, by Zoom, or by writing the Board. Written communications about the application should be filed with the Board either prior to, or during, the hearing. Hybrid meeting information will be available on the agenda.

Rosemary Goings Director of Planning and Zoning

## **AUTOMOTIVE/REAL ESTATE**

# classifieds

#### **BUYING**/ **SELLING**

BUYING-SELLING Coins, Paper Money, Vintage Sports-Postcards, Comics. See our displays at AN-TIQUE CENTERS in Chester and Quechee. Open 7 Days. 802-379-2353. House calls available.

#### **FIREWOOD**

Firewood for sale, 1 ton log load truck, 1 cord at 8-10 foot length, \$130 a cord. You cut and split. Delivered to Chester and Londonderry. 802-875-2646.

Free firewood, must have your own pickup truck and saw, Windham, Vt. 802-875-2646.

#### **FOR SALE**

MOUNT HOLLY, Vt. - Pella 3 wide casement fixed cntr. RO. 63 3/4 X 41 3/4. Interior Shaker style 4 panel doors 2X6 and 2X4 walls, French door, pocket door without framing. Call for RO sizes 802-259-2239.

MERCURY MARQUI, 2004, mint condition. This car was owned and maintained by one owner. 113,000 miles, clean inside and out. \$4,500. Please call for photos 802-770-0569.

#### **GUNS** WANTED

REGION - Guns wanted. Handguns, rifles, or shotguns. Top prices paid. Call Ray at 802-775-2859 or 802-236-7213.

#### **HELP WANTED**

Dental Assistant – Chester, VT - full time or part time. Duties include welcoming patients and accurately recording dental and

medical records, chairside assisting during dental procedures, taking accurate radiographs as directed, keeping work areas clean and well stocked, and performing instrument sterilization. Experience is preferred but will train the right candidate. We offer a competitive salary and benefits commensurate with experience and fun working environment. Therapy dogs on site so must be comfortable with canine companions. Please send cover letter and resume to info@ drchristopherfauver.com.

ASSISTANT DIRECTOR: Nonprofit Windsor County social service agency seeking full-time Assistant Director. Professional, selfmotivated and knowledgeable with excellent communication and technical skills. Previous experience preferred. Competitive

before December 31, 2023.

salary and benefits. For detailed job description submit cover letter and resume to: kkellingtonbrgns@ gmail.com.

Openings for a MENTAL HEALTH CLINICIAN to provide psychotherapeutic services, and a PSYCHOMETRIC TECHNICIAN to administer psychological and neuropsychological tests. Twin State Psychological Services, PO Box 2003, Springfield, VT. Phone 802-885-5719.

Chef wanted. Part-time, 4-5 days/month, includes menu planning, prep work, cooking, and serving local community meals. A program of Black River Good Neighbor Services, meals are offered twice monthly. Experience with large quantity cooking necessary, 20-24 hours/month. Competitive salary offered.

**NOTICE** 

Town of Cavendish

Please be advised that the Town of Cavendish will accept

requests for tax abatement on properties that were lost or

damaged as a result of the July flood events. All requests

must be in writing and received at the Town Office on or

St, Cavendish VT 05142 or (802) 226-7292.

All questions should be directed to the Town Office, 37 High

**BROOKVIEW APARTMENTS** 

**Bugbee Street, White River Junction, VT** 

**Accepting Applications for** 2 Bedroom Units

Utilities, snow, trash removal included. Laundry facility on premises for tenant use only.

USDA guidelines do apply

Call or Write to:

**THM Property Management** 

129 Lincoln Ave.

Manchester Center, VT 05255

802-362-4663 or 802-367-5251 Hearing Impaired 1-800-545-1833 ext. 326 We do not discriminate against tenant applications on the basis of race, color, national origin, religion

sex, familial status, age, creed, gender identity, gender related characteristic or because a person intends to occupy a dwelling unit with one or more minor children or because a person is a recipient of public assistance, sexual orientation, marital status or disability.

EQUAL HOUSING OPPORTUNITY

THM is an equal opportunity provider and employer

#### Please contact Krey Kellington at 802-228-3663

PT Manager for the Chester Andover Family Center Thrift Shop, 25-30 hours per week, \$25/ hour. Full job description at www. chester-andoverfamilycenter.org. Email resume to cafc302@gmail.

Looking for a reliable person to snowplow and take care of sidewalks. Snow Blowers on site to use. Easy plowing, apartment complex. Must be able to salt and sand. Salt provided for walkways.

#### Willing to do a contract price or per plow. Readsboro, Vt. Call 802-388-6174.

Seeking a maintenance position for an apartment complex, full/ part time with a monthly salary along with hourly billables. Call 802-338-6174 for details.

#### **SNOW PLOWING**

LUDLOW, Vt. - Snowplowing and

sanding, Ludlow area, residential only. Reasonable rates. Contact SK Logging at 802-384-0313.

#### **Submit your** Classified Online!

VermontJournal.com

Click "SUBMIT A CLASSIFIED AD" in the black navigation menu bar at very top of the



**NEW TIRES TOO!!** 









#### Town of Plymouth, Vermont **Lister Position Available**

The Town of Plymouth has an opening for a part-time Lister. Applicant must be a resident of the Town of Plymouth. This position is approximately 15-20 hours a week with a flexible schedule. Initially, there will be in-depth, outside, training provided to maximize Listers time with a review within six (6) months.

- · A Lister plays an important role in the Town as it is the official who is charged with determining the value of real property in the Town on which the Select Board will set a tax
- Listers will appraise all taxable property in the Town at the fair market value. The estimated fair market value is the price that the property will bring in the open market when
- Listers must set all real property in the Grand List at one percent of its listed value on April 1 of the year of its appraisal
- Listers will provide an annual abstract of the Grand List to the Town Clerk for forwarding to the Vermont Department of Taxes Division of Property Valuation and Review. Timely filing is necessary for the receipt of State Highway and Education Aid.
- Listers hold grievance hearings for tax payers who wish to grieve their appraised value. The decisions of the Listers may be appealed to the Board of Civil Authority, and the Listers may appear before the Board to defend the appraised values in question.
- The Listers sit as part of the Board of Tax Abatement to determine whether a taxpayer may have his or her taxes abated.
- Many of the Listers' job responsibilities have requirements concerning timing, notification, and format, as well as substance, which must be strictly adhered to. Towns have lost appeals because procedural details were overlooked. You must carefully read, understand
- Assist the public by answering questions and explaining everything from the valuation process to homestead/house site values as well as the appeal process.
- Be able to unravel complex questions regarding mapping and parcel data.
- Data organization and filing from appeals, bills, purchase requests, etc. Building permit data entry and spreadsheets when the CAMA System AssessPro is in place.
- Be able to find a value for each parcel in ownership of multiple parcels.
- Stay up-to-date by attending classes, seminars and webinars.
- Knowledge of NEMRC, VTPie, word, and excel a plus, but not mandatory

Please submit your resume and/or a completed application to the Plymouth Town Clerk's Office at 68 Town Office Road, Plymouth, Vermont 05056 or email clerk@plymouthyt.org. Applications will be accepted until the position is filled. The Town of Plymouth is an Equal Opportunity Employer



#### Art Crafts Gifts

#### GALLERY AT THE VAULT

Vermont State Craft Center Art Crafts Gifts & Workshops 68 Main St., Springfield 802-885-7111 OPEN Wed. to Sat. 11-5 & Fri. til 7

#### Workshops, details/register http://galleryvault.org

Painting the Winter Landscape in Watercolor w/ Rob O'Brien

Perspective Drawing Basics w/Chris Mix (Zoom) 2/4/24 Pet Portraits w/ Mindy Fisher 2/24/24 Pine Needle Basket w/ Irene Dizes 3/8/24 & 3/9/24 Wire-wrapped Pendant w/ Thomas Alyxander 4/6/24

Flowers in Texture & Color w/ Julie Crabtree 4/27/24

Current Shows: Wonders of Fall by VAULT Artists, Open Wall- Autumn Color/Winter White (01/24/24 - TFN - 13)

#### **Builders/Contractors**

#### HAMMER FOR HIRE LLC

"Not just for bangin' nails

We handle a variety of projects, from home repairs, restorations on up to full renovations, and new construction too. Our clients can expect professionalism, proficiency, customer care, and quality. Call or email today at 802-376-3275 edwin. mortensen@gmail.com.

Follow us on Instagram @nedthehammer

#### PETER JORDAN CONSTRUCTION

Over 25 years of experience in all phases of construction. Framing, finish carpentry, custom showers and tile work, hardwood flooring, decks, and siding. Fully insured and registered with the State of Vermont. Lead Paint Certified. Located in Proctorsville. 802-558-5267 (02/14/24 - 13)

#### **NEW ENGLAND HOME**

**BUIDING AND REMODEL** 802-779-3414 — Located in Weston, VT

Kitchens, Additions, and Remodels. Finish Carpentry and Cabinet Work. Property Maintenance. Fully Insured, Free Estimates.

Like us on FACEBOOK and INSTAGRAM! www.newenglandhomebuildingandremodel.com

#### Chiropractor

#### FOUR SEASONS CHIROPRACTIC, PC

Dr. Denise Natale 58 Parker Avenue, Proctorsville, VT 05153, 802-226-7977 Hours: Tuesday 1pm-6pm, Wednesday, Thursday, Friday 10am-6pm.

#### **Masonry**

#### **DRC STONE DESIGN**

Specializing in all Stone Masonry Applications including veneer, walls, patios, walkways. Fully insured. Free estimates. 32 years experience. Contact Dan Field at 802-384-0122 or stoneart49@gmail.com or visit drcstonedesign.com.

#### Okemo Valley TV

Watch on TV: Community Channel: Comcast 1076 & VTel 166 Education / Gov't Channel: Comcast 1086 / VTel 167 Watch Online: OKEMOVALLEY.TV (live streams & video-on-de-

Okemo Valley TV now has its own app on all of the main streaming platforms! Apple TV, Roku, Amazon Fire TV, Google Play, and mobile (iOS & Android)

# arts & events

#### **HOLIDAY**

# Castlebay at Stage 33—

BELLOWS FALLS, Vt. -Castlebay weaves the heritage of New England and the Celtic lands in story and song, blending history, legend, and experience into engaging performances featuring Celtic harp, 12-string guitar, fiddle, tin whistle, strings, and woodwinds. Julia Lane and Fred Gosbee play poignant ballads interspersed with joyous dance tunes, Lane's ethereal soprano and Gosbee's rich baritone, giving life to the evocative imagery, beautiful melodies, and salty humor of the history and characters of life close to the elemental

beauty of the sea and shore.

Castlebay has released over three-dozen albums. Julia Lane is a past winner of the International Folk Harp Competition. Fred Gosbee is a musical instrument maker, whose family worked as lumbermen in the forests of New Brunswick and Maine. They have loved, researched, and performed traditional music for most of their lives, and their original compositions - being heralded, sung, and recorded by other artists – will surely become part of that

Castlebay played nearly

annually at the Stone Church Arts World Music Concert Series in Bellows Falls until the demise of that venue in 2017. Stage 33 Live is pleased and honored to host their return to the area.

This is a 3 p.m. matinee on Sunday, Dec. 3, at Stage 33 Live, 33 Bridge Street in Bellows Falls, Vt. Tickets can be purchased in advance through www. stage33live.com, or at the door for an additional fee. All proceeds benefit the performers. Seating is limited. All performances are recorded and filmed.

# Vermont Comedy All Stars Showcase at Next Stage -

**PUTNEY, Vt.** – Gordon Clark and his Vermont Comedy All Stars return for a night of stand-up comedy at Next Stage Arts. Featured performers will include several contest-winning touring comedians most often seen in the Burlington area.

Julia Colasanti is originally a Vermonter transplanted to the Midwest who moved back again. Julia has been performing stand-up comedy since she was too young to get into comedy clubs. She's opened for notable humans including Amy Miller, Yamaneika Saunders, and Jay Larson, and performed at iconic venues including Chicago Laugh Factory and the Vermont Comedy Club, as well as numerous other shows in the Burlington area. She puts on Pop Up Stand Up, a series of comedy showcases to benefit local charities.

Julia DiFerdinando has been re-scheduled from our Sept. 30 show. Julia is a Vermonter and comedian. After touring and teaching comedy for over 10 years with the world famous Second City in Chicago, in 2018 she returned to Vermont to be the creative director at

the Vermont Comedy Club, where she developed all programming and artistic content for the groundbreaking theater. Teaching and performing comedy has taken her around the world, most notably to Birmingham, San Francisco, and Beijing.

A former Vermonter, Ash Diggs is now a Brooklynbased comedian who has been featured on Means TV, Don't Tell Comedy, and Union Hall. He has performed across the country, earning the right to open for some of his heroes such as Ilana Glazer, Tim Meadows, Joyelle Johnson, Moshe Kasher, Cameron Esposito, and more.

Alex Duval is a Burlington-based standup comedian. Originally from Kansas City, Alex began his performing career as a professional classical musician before deciding to shift into standup comedy, a lifelong dream of his. Alex has recently opened for Jamie Lee (Ted Lasso), Dana Gould (The Simpsons), and Shane Torres (Comedy Central), and was a finalist in the 2023 Vermont's Funniest Comedian competition. Alex also produces and hosts a monthly comedy showcase and a monthly open mic at Four Quarters Brewery in Winooski.

Levi Silverstein is a Bur-

lington-based comic who has performed at numerous clubs in Seattle and, more recently, the Vermont Comedy Club in Burlington. He has opened for national headliners such as Gabe Rutledge, Daniel Eachus, and Jason Cheny. He can be seen performing regularly at shows around Burlington, and was a semi-finalist in this year's Vermont's Funniest Comedian Contest.

Host Gordon Clark is proof that you can teach an old dog new tricks. A lifelong organizer and activist, he took up comedy when he was nearing 60, and never looked back. Mostly because it hurts his neck when he turns that way. Gordon is the director of the nonprofit Vermont Comedy All Stars, through which he produces and hosts monthly standup comedy showcase specials in Burlington (at the iconic Nectar's) and Montpelier (Bent Nails Bistro), as well as the quarterly showcase here at the Next Stage Arts Theater in Putney. He lives in Burlington with his wife, dog, and cat.

Next Stage is located at 15 Kimball Hill in downtown Putney, Vt. All talks are free to attend, but donations are appreciated. Advance registration is available at www. nextstagearts.org. For information, call 802-387-0102.



42 Rockingham St. Bellows Falls, VT 802-463-9700



**DINNER** 5:30 PM TO 7:00 PM

**December 1, 2023** 

BAKED HADDOCK Rice Pilaf, Vegetable, Salad, Roll & Butter

> Hosted by the American Legion

\$15.00/person Reservations until 6:00 PM

Cmdr. Pete Squires PR Smokey Aumand

#### **Meet & Greet:**

Susan Evans McClure, **Executive Director,** 

**VT Arts Council** 

Rockingham **Free Public** Library, 3rd FL Monday, Nov. 27 9:30-10:30 am

Co-hosted: **VT Creative Network/** Southern Zone, **RAMP**, Rockingham Free Public Library, **RIDWG** (Rockingham **Incremental Working** Group), Bellows **Falls Downtown Development Alliance** 



The library is wheelchair accessible. Call in advance with any questions 802-463-4270

Please RSVP to: ramp@sover.net Subject line: 11/27 event or call 802-463-3252





Join us for the Third Annual

**Customer Appreciation Weekend** Saturday & Sunday, Dec. 2 and 3

Visit these businesses on The Green in Chester for Sales, Specials, Giveaways, and Treats!



#### Sharon's on the Common

80 The Common 802-875-3000 sharons@vermontel.net 10% Off All Weekend

Sage Jewelry and Gifts

www.sagejewelryvt.com

78 The Common

802-875-SAGE



#### **Chester Candy Company**

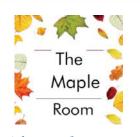
78 The Common 802-875-7070 chestercandy@vermontel.net 10% Off All Weekend



#### Kit Kat's Embroidery

kitkatsembroidery@gmail.com 78 The Common 802-875-2044

10% Off store wide & 20% off select items



#### The Maple Room 78 The Common

802-875-7070 chestercandy@vermontel.net 10% Off All Weekend



#### **Common Street Market**

www.commonstreetmarket.com 54 The Common Jewelry, Baked Goods, Arts & Crafts, Local Meat, Photography, More



#### **Songbird Wellness**

www.songbirdwellnesschester.com 34 School Street, Suite E 631-800-6317



Art Inspired by Nature

**Fischer Arts** www.fischer-arts.com 102 The Common 802-875-1260



# holiday happenings

## Christmas Bazaar

WESTON, Vt. - If you have chosen to spend your Thanksgiving weekend amidst the tranquility and stark beauty of Vermont's "stick season," it doesn't mean you don't have access to a superior shopping experience. On Friday, Nov. 24, and Saturday, Nov. 25, Weston's Christmas Bazaar will again take place for its 42nd year. Hours are 10 a.m. - 4 p.m., and as always, there is no admission charge. Over the years, the level of merchandise has evolved from mere trinkets to magnificent treasures.

The 2023 Bazaar will take place at the Walker Farm Theater while the regular venue, the Weston Playhouse, remains closed for repairs from the July floods. The devastation of the Playhouse was monumental; simply clearing the building approached a half million

dollars. The reconstruction will not simply be "put back," but will buttress the Playhouse in the recognition that "storms of the century" may become the new normal. In fact, all proceeds from booth rentals and the accompanying raffle will go toward funding those repairs. You'll find the Walker Farm on the East side of Route 100, on the north edge of Weston Village.

Walker Farm will be completely full with vendors both days; all are local or regional artisans with their skills on display. There's lots of merchandise that is Christmas-related: gifts (including for yourself), decorations, and beautiful wreaths. Artisanal food vendors will offer everything from honey and jam to Christmas shortbread. You'll find lots of winter clothing items, Vermont

artwork and jewelry, as well as health and wellness products. It's the gift shopping equivalent of "farm to table" in a delightful Vermont village.

Lunch will be available from Junior's popular food truck, with hot foods and "hand-helds," as well as lighter items on the menu. The raffle prizes will include a \$200 gift certificate to the Vermont County Store, a gorgeous framed fullcolor print by artist Mark Martins donated by the West Town Gallery, and everybody's favorite, vendor's choice - one item donated by each vendor, winner takes all.

Black Friday? Make it Green (Mountain) Friday and come to the Weston Christmas Bazaar. You'll be glad you did.

# "SEASONS: Winter" at Springfield's Downtown Holiday Program——

SPRINGFIELD, Vt. – Avant Vermont Dance will debut "SEASONS: Winter," the third installment of the "SEASONS" series, on Friday, Dec. 1, at 5 p.m., as part of Springfield's Downtown Holiday Program.

Performing at Woodbury Courtyard on Main Street – the brick plaza adjacent to the

traffic light - a company of regional dancers will showcase new works of contemporary ballet from choreographer Ashley Hensel-Browning set to the "Winter" variations from Vivaldi's "The Four Seasons," as reworked by Max Richter. The family-friendly presentation runs approximately 15 minutes, and celebrates the interplay between darkness and light as we move into the shortest days of the year.

Spectators are encouraged to enjoy Spring-field's entire Downtown Holiday Program, including Springfield on the Move's sticker walk at 4 p.m., music by the Springfield Community Band at 5:30, and Springfield Chamber of Commerce's tree lighting and visit from Santa at 6 p.m.

Set in various outdoor locations across Springfield's historic downtown, Avant Vermont's yearlong "SEASONS"



Performers with Avant Vermont Dance perform the last entry in the SEASONS series.

PHOTO PROVIDED

# Forest Service offers online Christmas tree permits —

REGION – U.S. Forest Service officials in Vermont are welcoming the public to select and cut a Christmas tree in the Green Mountain National Forest (GMNF) with the purchase of a permit. Permits are now available for purchase either online at www.recreation.gov/tree-

permits/gmfl (an additional service fee applies), or in person at our GMNF offices in Manchester or Rochester, Vt. Full rules and regulations concerning tree cutting can also be found at this website.

In support of the Every Kid Outdoors initiative, this

year the Forest Service will again provide fourth grade students with a free Christmas tree voucher by registering at www. everykidoutdoors.gov. Fourth graders who register must present a printed voucher to redeem a Christmas tree permit.

# Community Christmas events

W. WINDSOR, Vt. – Plans are all set for the West Windsor Community Christmas Celebrations on the weekends of Dec. 2 and Dec. 17, and a beautiful Christmas Eve Candle Light Service on Dec. 24.

Starting on Saturday, Dec. 2, there will be the muchanticipated Brownsville Community Church Christmas Bazaar, with crafts and bake sale, from 9 a.m. – 2 p.m., and luncheon from 11 a.m. – 1 p.m. at the town hall. There will be live music as well to enjoy while you shop.

Come down to the corner of Route 44 and Brownsville Hartland Road for the annual Community Tree Lighting at 4 p.m. Before the trees are lit, there's a very good chance that there will be a visit to town by Mr. and Mrs. Claus. You'll find festive, light refreshments and a glowing fire pit to warm you inside and out when you get there.

The day will wrap up with a live Christmas Nativity at 5 p.m. and 5:30 p.m., at the Brownsville Community Church pavilion, 66 Brownsville Hartland Road. Accompanying the two live Nativity pageants, there will be live music and live animals. too.

Enjoy a free Christmas Concert on Sunday, Dec. 17, at 4:30 p.m., at the Brownsville Community Church. On Sunday, Dec. 24, there will be the Christmas Eve Candle Light Service at the Brownsville Community Church.

Contact the Browns-ville Community Church at bcchurchvt@gmail. com with questions.

series was created to serve as a "love letter to place" by exploring the seasons of the community through art. "SEASONS: Summer" debuted in June at Comtu Cascade Park, followed by "SEASONS: Autumn" in September. The series will conclude in March with "SEASONS: Spring."

Funding for "SEASONS" has generously been provided by the Vermont Arts Council, The Byrne Foundation, and Claremont Savings Bank Foundation, with support from the Town of Springfield, Springfield on the Move, and the Dance Factory.

Springfield-area nonprofit Avant Vermont Dance was founded by Ashley Hensel-Browning and Suzanne Stern, with the aim of reimagining community through movement while engaging the public in meaningful art-making. For more information, or to support Avant Vermont Dance, please visit www. avantvt.com.







**BELLOWS FALLS** 

Meal to be Eaten at the American Legion (Donations gladly accepted)

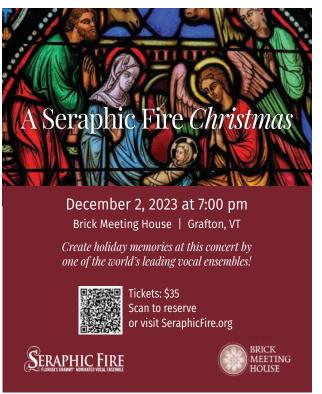
Call 802-463-9700 ~ Reservations Recommended

**Cranberry Sauce, and Emblem Club Homemade Pies** 

Sponsored by the American Legion at NO COST to our Community

American Legion, 42 Rockingham St. Bellows Falls Commander Pete Squires, PR Smokey Aumand











# health & wellness

# Ludlow Health Center reopens —

LUDLOW, Vt. – After a period of closure due to historic flooding, North Star Health is thrilled to announce the reopening of Ludlow Health Center and Ludlow Dental Center, which have resumed vital healthcare and dental services for the Ludlow community.

The devastating flood necessitated an extensive cleanup and restoration process to ensure the safety and wellbeing of patients and staff. The flooding was limited to basements, and significantly compromised the HVAC, electrical, and communication systems. Today, North Star staff is delighted to welcome patients back to a fully restored health and dental center.

Trish Brown, FNP-C, a long time provider with North Star Health, expressed her feelings on the reopening, saying, "The flood was a heart-wrenching setback for all of us, but I am excited to reopen and continue serving our patients. The health and wellness of our patients is at the core of what we do, and I am eager to resume practicing in Ludlow."

During the closure, the North Star Mobile Health Services Unit was stationed in Ludlow to address acute care needs, ensuring that the community continued to receive essential medical services. Primary care and dental patients were temporarily redirected to the Springfield Health Center and Chester Dental Center, demonstrating our commitment to maintaining continuity of care during challenging times.

First and foremost, North Star wants to express heartfelt thanks to their patients for their understanding and flexibility during this temporary disruption.

CEO Josh Dufresne remarked, "While the damage to our sites was significant, we humbly acknowledge that many in the area have faced even greater losses from the devastating flooding. The resilience of our small community has been truly inspiring. We are grateful for the unwavering support from our patients, the hard work of the construction teams, and the adaptability of our staff. We are excited to reopen with a renewed commitment to connect with and care for our community."

The work completed by K.C.K Electric, Modern Mechanical Solutions, Control Technologies, Smith Enterprises, and North Star's own IT department contributed to the functional integrity of the sites, and adheres to the highest standards of safety and operational efficiency.

Ludlow Health Center and Ludlow Dental are both now fully operational – ready to serve the community's health and dental needs.

# Ludlow Rotary Club tours Divided Sky ——

LUDLOW, Vt. - On Nov. 7, Divided Sky Foundation invited the Ludlow Rotary Club for a delightful lunch and fellowship. Following lunch, our Rotarian Melanie Gulde, program director, explained how Divided Sky came about, the need, and the program. Rotarians were given a tour of the facility. What a beautiful and serene setting, inside and out. Many attending lunch recalled the previous usages of the facility, including the original Hole #1 of the old Fox Run Golf Course. To fully and correctly explain this wonderful facility and program, the following is from the Divided Sky website.

"Trey Anastasio of the band Phish founded the Divided Sky Foundation. As a person in recovery, he recognizes the need for holistic services to heal and start a new and better way of living. Trey raised over one million dollars for the foundation with The Beacon Jams collective of shows during the pandemic. At The Divided Sky Resi-



Ludlow Rotary members tour the Divided Sky facility.

PHOTO PROVIDED

dential Recovery Program, we have created a program for people who want recovery. Our non-clinical model is designed to motivate and inspire without judgment. We recognize that addiction is a disease, and not an absence of willpower.

At The Divided Sky Residential Recovery Program, we teach our guests to make positive changes, and work toward the best versions of themselves. Being in recovery means being proactive in one's life. Guests learn the importance of setting boundaries, being honest

with themselves and others, and designing a healthy and stable life free from mood-altering substances. Contact us by completing our online form, or calling 888-318-2499, to learn if The Divided Sky Residential Recovery Program is the right place for you or a loved one to take charge of life."

Divided Sky is located in Ludlow, Vt., and is open to all. Good luck and thank you, Trey and dedicated staff. Learn more at www. dividedskyfoundation.

# Ludlow Rotary learns about the Memory Café

LUDLOW, Vt. – Ludlow Rotarians learned about the Black River Memory Café at the Nov. 14 lunch meeting at DJ's Restaurant. Memory Cafés offer a support group for caregivers and folks dealing with dementia. The group focuses on enabling both to have conversations about memory problems. Research shows that Memory Cafés enhance the wellbeing of caregivers and those

suffering memory losses by providing them with an environment filled with acceptance and belonging. The café meets on the second Thursday of the month at the Ludlow Community Center.

# FWN: Medicare scams —

REGION – While some current scams can be viewed as "age specific," others can impact nearly every demographic: Medicare, charities, and more.

Medicare recipients are likely aware that "open

enrollment" for Medicare takes place between Oct. 15 and Dec. 15. For insurance companies this is a high stakes time. It is also a time when criminals are very active. Here are some tips for navigating the open enroll-

ment landscape: 1. The best tool available for identifying coverage plans is the website www. medicare.gov, which provides detailed information on all available plans in your state allowing comparisons of costs and benefits. Companies offering coverage often have several plans, and while you can get details by contacting them directly, they will only tell you what they offer. The Medicare website saves you from contacting multiple companies. Also, expect numerous follow-up calls or messages from those

**REGION** – While some enrollment" for Medicare companies if you contact urrent scams can be takes place between Oct. 15 them individually.

2. Criminals are seeking to take advantage of seniors by posing as Medicare agents. These imposters identify themselves as officials with Medicare and are looking for two things: money and information. A caller may state that there is a problem with your Medicare account, there are free benefits you can access, you are eligible for a new Medicare card; the list goes on. Medicare does not contact beneficiaries by phone, text message, or email unless you have an existing connection or issue being addressed. If someone reaches out to you in any of these ways, report the contact by calling 1-800-MEDI-CARE (800-633-4227). For detailed, accurate information, contact the Senior Medicare Patrol for your state: New Hampshire at www.servicelink.nh.gov/ fraud/index.htm or 866-634-9412; and Vermont at www.vermontelders.org or 888-865-2683.

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 – www. gnat-tv.org



# Need help with VT Health Connect or Medicare enrollment?

#### Valley Health Connections is here to help!

- Review Medicare prescription plans
- Explore State and Federal programs to help with Medicare costs
- Apply for VT Health Connect, sign up for the plan that suits you best, and understand the financial help that may be available

Medicare open enrollment runs until Dec. 7

VT Health Connect open enrollment runs
until Jan. 15

Call us today for FREE assistance!



**802-885-1616** 268 River St, Springfield, VT 05156





# At Brattleboro Hearing Center your hearing healthcare is our top priority.

Our Doctors of Audiology keep up with the **latest technology** and our **research-driven** practices provide the **best possible outcomes** in the treatment of hearing loss. We're proud to offer personalized, **patient-centered care.** 

We look forward to hearing from you!

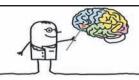
Brattleboro, VT • 802-254-3922

Swanzey, NH • 603-354-3325

Greenfield, MA • 413-773-5119

www.BrattleboroHearing.com





#### Dr. Henry Hasson

Specializing in Pediatric Neurology & Epilepsy
Diagnoses and Treatment:

SEIZURES, EEG, ADHD, HEADACHES, AUTISM, DEVELOPMENTAL DISORDERS, NERVE/MUSCLE DISORDERS

Telemedicine
Appts Available via Phone call, Facetime, Zoom
Email henry@hassonmd.com

Visit Our website for more info: www.hassonmd.com



## **Springfield Hospital Annual Giving**

#### We extend our thanks and appreciation to all donors for your generous support. (10-1-22 to 9-30-23)

Second Century Society - \$20,000+ The Wilson Trust Fund

Timothy Dugan and Elizabeth Dugan The 2023 Springfield Hospital Golf Challenge

1913 Society - \$10,000+ Anonymous

Hearts of Hope Donors

Richard & Carol Steiner Founders Society - \$5000+

Coverys

M&T Bank

Peter Andrews, Senior Insurance Services The Charitable Foundation of the Bryant

Chucking Grinder Company

Trustees - \$2,500 +

Chroma Technology Corporation Claremont Savings Bank Foundation Judith & Christopher Ryder, MD Sarah Vail & Ernest Crosier

Patrons - \$1,000+

Dick & Leigh Adams Robert & Sandra Adcock

Anonymous

Jeff & Debbie Blauw BlueWater Health

Jane & Arthur Bratton Trust

Claremont Savings Bank Foundation Connecticut Valley Orthopaedics

& Sports Medicine

Gillian Pond Account

Eric Hacker

Infinitt North America

LaValley Building Supply, LLC Richard & Carole Lechthaler

**Anthony Marro Memorial Trust** 

Lowell & Sandra Mintz

New England Retirement Consultants NFP Property & Casualty Services

Samuel Palmisano

Renaissance Benefit Advisors -

Retirement Plan Consultants

Barbara Sanderson

William and Anna Smith

Splendid Splinter Vacation Rental

The Richards Group Springfield Printing Corporation

Patricia Townsend

Benefactors - \$500+

Steve & Ellen Ankuda

Dr. Lane and Mrs. Jennifer Beatty

Edward H. Becker Rick & Gail Bibens

Bibens Ace

Boccaccio's, Springfield

John & Corky Bond John & Elaine Boynton

John Boynton, In memory of Elaine

Dr. April Carr

Kim Cordner, In memory of Glenn Cordner Crown Point County Club

Candice C. Fortier,

In memory of Ernest Crosier

**Edward Foster** Dr. Nora Gashi

Gilberte Interiors

Drs. Michael and Marianne Gray

Health Plans Inc. Heritage Family Credit Union H.P. Cummings Construction

ImageFirst Healthcare Laundry Specialists

Rick & Michelle Johnson

KGA, Inc.

Kinney Drugs Foundation John Leppman, MD

Ludlow Insurance Agency

Mack Molding Patricia Martin

Marion Mueller

Dr. Jay and Mrs. Christine Mullen Northéast Delta Dental

Dr. Guy Nuki

Dr. and Mrs. Doug Nilson

Dr. Jose Perez

Mary Perry

Anthony Petrillo & Ellen Pinter

Douglas & Judith Priestley QHR Health, LLC

Red House Press

Dr. Marcus Riccioni

Rx Benefits

Jane & David Sandelman

Dorothy Somogyi Springfield Buick GMC Cadillac

Springfield Housing Authority

Gwynna Taylor

**Sponsors - \$250+** 

Michele Ankuda,

In memory of Michael Ankuda Boccaccio's, Bellows Falls

Robert Cantu, MD

Mel Charboneau

Charlestown NH Rotary Foundation

Gary Clay, MD Crothall Healthcare

Rebecca Durant & Thomas Hunter Wanda Eubank

Hayley Druschel

Janice Gonzales

John & Patricia Graves Michael & Diane Halstead Bruce MacDuffie

Peter MacGillivray, In memory of

Douglas Priestley & Ernest Crosier Jeanne Nemlich

Pierre Peltier, In memory of Marilyn L. Peltier Melissa Post

Marcus Riccioni, MD

Walter Stankevich,

In memory of Jacqueline Stankevich

Albert & Carol St. Pierre Robert Sydorowich,

In memory of Elsa Sydorowich The Abbey Group

Kayda Wescott

Westminster Courier Service

Friends - Other Ronald Abbott

Clarence & Kathleen Abbott,

In memory of Eileen Fullam William Adams, In memory of Lora L. Adams

Steve Aikenhead

Alpha Chapter, No. 53, Order of Eastern Star

David & Beth Almond Ronald Anchia

Louise Ankuda

William & Nancy Anderson,

In memory of Ed Whitman

Scott Armstrona

Robert Austin Valena Austin

Sharon Ayer, In memory of Douglas Priestley Frank & Carol Balch Dr. Stephan Bamberger David Batchelder

Robert & Linda Bazin

Beardsley, Inc. Bellows Falls Emblem Club

Marc Belisle, NP Pat Belknap

Angela Benson-Ciufo

Mary Bigelow Mary Bowman Susan Brace

Darin Bradley, PA-C Bernard & Sue Bragg

Donald & Barbara Bromley, In memory of Kathy Slade Bromley Trista Brown

Sandra Burton Keith & Brenda Buswell Eric & Barbara Bye

Café at delight Robert Campbell Larry Carbonetti Denise Laura Caron

Frances Cheslock, In memory of Ernest Crosier

**Brandy Cheney** 

Barbara Chick Edward Chivers, In memory of Mary Chivers

Roy Christman

Ronald Chute, In honor of Emergency Room staff

Barbara Clarke

Cheryl Cox

David & Becky Cozzens
Carol Crosier, In memory of Ernest Crosier Shirley Crosier, In memory of Ernest Crosier

Warren Cross, In memory of Alice Cross Kathleen Cross Dan Cucullo

Allison Ebrahimi-Gold, FNP William & Leigh Dakin

Brenda & Richard Dansingburg

Megan Dean Maurice DeValliere,

In memory of Phyllis Lucille Sharp

William Doran John Doyle

Robert & Christine Dufresne, In memory of Douglas Priestley

Mary & John English

Peter Farrar First American Title Insurance Company,

In memory of Ernie Crosier Bob & Marge Fish

Henry Fitting Yoa & Allen Fliberti, MD William & Ellen Flore Caroline Fritzinger Roberta & Franklin Geist

Stephen Geller Albert Goetze Sara Gosselin Anne Gottier

Ray Grant Kane Gronback, FNP Robert Gulick

**Hugh & Betty Haggerty HB Energy Solutions** Adrienne Holland, GNP **Charles Howard** 

Ed Huber Cindy & John Hughes, MD

Summit Wealth Group, LLC, Abigail Hurlburt

Paul & Norma Ippolito Kris Jarvis

Bill Hoyt

Miga Jean-Baptiste

Robert & Florence Johnson

Linda J. Kelley Paul & Eileen Kendall Mary Kinney Williams Fredda Kischko

Carol Knight, In memory of Shirley Nelson Margaret Knoras

Heather Lancor Samantha Lawrence,

In memory of Ruth Lawrence Leader Distribution Systems, Inc. Thomas & Sally MacPhee

Carmen Macchia Katie Macko, PA-C Ken & Marcia Manner

Richard Marasa, MD

Gordon Marcotte Wendy Martin, In memory of Ernie Crosier

Walter Martone **Ernest & Sally Mas** Katrina & Wade Masure

Joella McCarragher, MSN, ACNP-BC Kimberly McElman

Roger & Jasmine Melzer Irene Michaud, In memory of Jeffrey Michaud Donald & Joan Morey,

In memory of Ernest Crosier William Morlock,

In memory of Sandy MacGillivray Linda Morton Arlene Mutschler Harry & Helen Nelson

Marianne Wierenga Nevelson Margaret Nickerson Anne Oakes

Olive Branch Lodge #64 Charlotte and Steven Osterlund Roger A. Owen

Lucille Palifka, In memory of Michael E. Blake Parker and Ankuda, P.C. Paige Parker Kim Payson Louise Peale Pete & Lara Peck

Mr. & Mrs. Peloquin Arden & Mary Peplau Jim & Sandy Peplau

James Palluto & Marjory Pierce Jessica Arlene Pearson

Pete & Lara Peck Jeffrey & Wilda Pelton, In memory of

Douglas Priestley & Ernest Crosier Carolyn Perry Randy & Robin Ploof,

In memory of Francis Young

Donald & Cynthia Ploof, In memory of Francis Young

Peter Quinby Dave & Cathy Redman, In memory of Douglas Priestley

Joy Z. Regan Lawrence & Sara Rice

Karl & Barbara Riotte Linda Robinson,

In memory of Douglas Priestley

Beatrice Robitaille Barbara Ross, In memory of Francis Young

and Robert P. Young Savings Bank of Walpole

Rosann Sexton, In memory of George Sexton Matthew Smith, FNP

William and Anna Smith, In memory of Ernest Crosier Senior Solutions

Richard & Christine Spaulding,

In memory of Melanie Spaulding Edward & Nora-Ellen Spaulding Springfield Hospital Golf Challenge Raffle **Prize Donors** 

Springfield Regional Development Corp., In memory of Douglas A. Priestley Stephen Stettler

Peggy Svec Carol Sylvia, In memory of Lillian Balargeon The Fullerton Inn

Hank & Carol Stopinski

The Rock & Hammer Carol Theodore, In honor of the Emergency Room staff

Penelope Trinkaus Shannon Uhrmacher Col (R) and Mrs. Richard Vail, In memory of Ernest Crosier Anthony & Catherine Valente William Vanneman, MD Vermont Packinghouse

Vermont Timber Works, Inc. Diane Vatne and Martin Yates Voya Financial Walter Waidelich, In memory & honor of

Mrs. Marie Waidelich Robert & Barbara Wells Harlen West Barbara Whittaker Claudia Williams, NP Lillian & David Willis Lyle Wood

Anita Wright Ross Ziskind



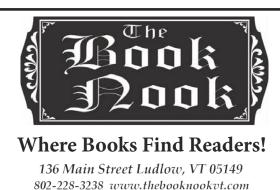
# small business saturday

# support your community this holiday season by shopping at your local small businesses



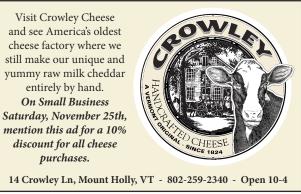
















802-722-3395 - Toll Free 877-722-3395

6023 US Route 5, Westminster, VT

www.allenbrothersfarms.com











Open: Tue & Wed 11-8, Thur & Fri & Sat 11-9, Sun 2-8, Closed Monday Delivery: Wednesday - Saturday 4 - Close

> 802-886-8300 802-886-8301 371 River Street, Springfield, VT



Jerry Farnum, Agent 802-885-2939 jerry.farnum.e1ar@statefarm.com







Southern Vermont's











**a** Equal Housing Lender. ©2023 M&T Bank. Member FDIC. **mtb.com** 





7190 US Route 5 • Westminster, VT 05158 802-463-1900 • www.greaterfallsinsurance.com