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Springfield holiday display contest winners



25 Crescent Street, Judges Choice Award.

PHOTO PROVIDED



97 Summer Street, Classic Christmas.

PHOTO PROVIDED



661 Giddings Street, Clark Griswold Award.

PHOTO PROVIDED

SPRINGFIELD, Vt. – The holiday spirit lit up Springfield and North Springfield brighter than ever, as residents dazzled us all with creativity and festive cheer for the inaugural 2024 Holiday Light Contest. Project ACTION is excited to announce the winners who brought extra sparkle to our season.

After careful deliberation

by our panel of judges and overwhelming community support, the following prizes have been awarded: the Judges Choice Award was given to 25 Crescent Street, Springfield; Most Whimsical went to 229 Summer Street, Springfield; the Clark Griswold Award to 661 Giddings Street, North Springfield; and Classic Christmas to 97

Summer Street, Springfield. This year's contest showcased incredible displays across the community, reminding us all of the magic of lights glistening in the snow and the joy of the holiday season. "We're so grateful to everyone who participated, and to our dedicated judges. We can't wait to see even more participants next

year," said a Project ACTION board member. "Every display added to the beauty of the season, and gave neighbors a wonderful reason to get out and connect."

Photos of the winning displays are now available on our Facebook page, www.facebook.com/Springfield-ProjectAction. We encourage everyone to take a festive

drive through Springfield and North Springfield to see these award-winning displays for themselves. A full map listing all contest entries is also available on our Facebook page.

A huge thank-you to our sponsors Martin Delaney and Ricci Law Group, and Greater Falls Community Justice Center, for making

this event possible. And of course, a heartfelt thanks to every participant who shared their holiday cheer with our community.

Be sure to keep an eye on our Facebook page for details about the second annual holiday display contest later this year. Thank you for making Springfield shine brighter than ever.

Rockingham talks reappraisal, train station cleanup

BY PAULA BENSON

The Vermont Journal

ROCKINGHAM, Vt. – Rockingham Selectboard Chair Rick Cowan began the Tuesday, Jan. 7, meeting by welcoming all in attendance, commenting, "Thank you for participating in your local government."

First on the agenda was a presentation from the Rockingham listers, with Michael Stack on hand to discuss the 2024 Equalization Study results, and answer any questions the board or Rockingham residents might have. The primary purpose of the Equalization Study is to assess how closely the property values on the grand list compare to fair market value. In turn, this helps the state estimate market values and determine common level of appraisal (CLA). The CLA is a percentage used to adjust

the base education tax rate set by the state, derived from the difference between property values at the last townwide reappraisal and current property sale prices.

Stack said, "The state of Vermont right now is seeing a tremendous upsurge in real estate prices." The last time Rockingham did a reappraisal, Stack reported, was in 2016. "From that period of time forward, across the country real estate prices have gone up around 85%. Inflation has gone up 31%."

Stack explained that Rockingham, like many Vermont towns, is going through the reappraisal process, which allows for adjustment of the CLA, and brings the grand list up to market value. Although Stack said it wasn't clear how this would affect the tax rate, he mentioned that, in theory, when the grand list value goes up, the tax rate should

go down, "unless you spend a lot more money on your school [and] municipal budget. That's in the hands of the taxpayers, and I want the taxpayers to be aware of that."

Cowan took a moment to thank Stack and the listers department for taking on this task themselves, as opposed to other towns who have hired outside firms to handle reappraisals. Doing the work in-house saved the town approximately \$200,000.

Chair of the Rockingham Planning Commission Deborah Wright was attending the meeting online, and commented, "Mike has given us a lot of good information, [but] there is no guarantee our taxes will not go up based upon the new grand list

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Bellows Beats, new music shop on The Square

BY JOE MILLIKEN

The Vermont Journal

BELLOWS FALLS, Vt. – Attention to all the music enthusiasts in the area – yes, there indeed is a living, breathing music store in downtown Bellows Falls called Bellows Beats, located in the former longtime barber shop space and next to Clutter's Last Stand, at 2 The Square.

Bellows Beats is owned and operated by Lindsay Wilson, a local artist and lifelong music enthusiast whose dream business has always been to combine her creativity with love of music in opening her own music shop.

"I'm originally from a small town in central Massachusetts, and for a couple years [early 2000s], I worked in a record store,



Bellows Beats, showing LPs, cassettes, and other music media. PHOTO BY JOE MILLIKEN

and it was as much fun as it looks," Wilson said in a recent interview. "That's how I got my introduction [to music stores] and how I first realized that this, along with my art, is what I really wanted to do."

After attending art school at Savannah College of Art and Design (SCAD) in Georgia, Wilson discovered that she missed the North-

east region – "and its four seasons" – and eventually settled in Grafton. Then, after buying a friend's extensive album collection helped spark the possibilities, the dream of opening a music shop eventually became a reality.

However, shortly after opening Bellows Beats with

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Elks BFUHS Student of the Month

BELLOWS FALLS, Vt. – It is a pleasure to announce that Olivia Rounds has been named the December Elks Student of the Month for Bellows Falls Union High School (BFUHS). Rounds, a senior, is the daughter of Owen and Amy Rounds, of Westminster, Vt.

Rounds is a dedicated and hardworking student who thrives on learning new things and takes great pride in achieving her goals. She consistently gives her all to any task she undertakes, demonstrating a strong commitment to both her education and personal growth.

In addition to excelling in her classes, Rounds is an active participant in the Community Work-Based Learning program, where she gains valuable experi-

ence working at various local businesses throughout the week. Her involvement in the program reflects her drive to contribute meaningfully to the community while developing new skills.

Rounds's positivity and bright smile are contagious, uplifting everyone around her. She fosters a supportive and encouraging environment among her classmates and peers. Her cheerful greetings and great attitude make her a joy to be around and a pleasure to work with.

Rounds is also a dependable and engaged student. She arrives at school each day ready to participate, and rarely misses a day, only being absent when absolutely necessary due to illness or appointments.

A good role model, Rounds is always eager



Olivia Rounds.
PHOTO PROVIDED

to lend a helping hand, whether in her class, her workplace, or the broader community. Her determination and enthusiasm inspire others, proving that, with dedication and effort, anything is possible.

Beyond school, Rounds is actively involved in her

community. She participates in a local bowling league and numerous events in the Bellows Falls and Westminster areas. She has volunteered her time at the Rockingham Library, Community Closet Thrift Store, and Good Buy Store, where she has helped sort and organize donations. Additionally, Rounds has been a proud participant in the Special Olympics for many years, showcasing her determination and spirit.

Rounds is truly an exceptional individual, whose positive attitude, hard work, and community involvement make her a valued member of every group she's part of. She sets an outstanding example for others, and BFUHS and the Elks are proud to have her represent us as a Student of the Month.

Next Stage executive director transition —

PUTNEY, Vt. – The Next Stage Arts Board of Trustees announced that executive director Keith Marks made his departure from the organization. Maria Basescu, Next Stage's former board member and founding executive director, will serve as interim executive director.

After five years with Next Stage, Marks will be assuming the helm at the Colonial Theater in Keene, N.H. Said Board Cochair Andrew Frost, "We are so grateful for Keith's tremendous contribution to Next Stage. He has offered the community an opportunity to grow with dynamic, culturally diverse programming, including the Bandwagon Series...We wish him the very best."

Said Frost, "Maria's willingness to serve as our

interim executive director is a testament to both our roots in community and the strength of the organization."

Basescu said, "I'm gratified to re-engage with this gem, to continue with the wonderful programming vision Keith brought during his tenure, working with this terrific team, and helping Next Stage continue to thrive and grow as a pillar of our community."

Said Marks, "It has been the deepest honor to serve this community and region over the past five years... Next Stage Arts has given me what I value most – growth, education, and a profound sense of community. As I reflect on my life's journey, I know this chapter will stand out as a pivotal moment of transformation, connection, and purpose."

For more information, visit www.nextstagearts.org.

MUSIC

From Page 1

a "very soft opening" in the summer of 2023, Wilson had to take a leave of absence to help with a family health issue, and was in Florida for an extended period of time. Upon her return to the area, she resumed her plan, and now, with the help of her husband Jim, the store hours are starting to ramp up, and Wilson is excited about the possibilities of the storefront moving forward.

"Bellows Beats is unique in that it is part music store, part music collection," Wilson said. "I have been collecting various forms of music and music memorabilia since my very first concerts in the fourth and sixth grades, and I will always want to have random and unusual items available in

the shop. We have also graded and put several hundred album titles out on the floor, and we are adding more every week."

Since Bellows Beats hosted another "soft opening" several months ago, Lindsay and Jim have been very busy expanding the inventory, and making more album titles available. They have also created a website, which will soon feature an inventory listing and a search function to make it easier to search out specific genres and titles in the store.

"We also have hundreds of gently used cassettes and CDs, eight-track tapes, shirts, concert posters, and vintage buttons and stickers. I would like to become a part of WOOL radio to promote local shows and music in the area," Wilson concluded. "I want to help promote local bands by carrying their

music and merch in my store as well. I signed up for all this because I want to make others happy by sharing the gift of music. I've always taken pride in my ability to help people not only find the music they're looking for, but hopefully help turn them on to something new as well.

"I'm proud to find a positive in everything, and I just want to see smiles again. Bellows Beats is for all of us, a way to connect and bring the community together."

Although the store hours are yet to be solidified, Wilson is usually in the store on Thursdays, Fridays, and varying weekends, and is happy to set up appointments in advance to meet patrons at the store. She can be contacted by email at goteamlj@gmail.com, or visit the Bellows Beats website at www.bellowsbeats.com.

MEETING

From Page 1

when it comes out. Of course we can appeal it, but we should be really aware that this is the school budget building season, along with [the selectboard's] municipal budget season, and some significant things are happening in the school district. So, it is important that we all pay attention to that."

Rockingham development director Gary Fox was at the meeting to discuss the State Agency Cooperation Request letter being drafted to send to Gov. Rick Scott, asking for the state's help in managing the two agencies involved in the Bellows Falls train station remediation. "A major issue for the town with the train station

project is the liability around contamination," stated Fox.

Fox explained that because the state owns the land and the town plans to purchase the station and lease the land, "there is a lot of room for definitions, agreements, and who's responsible for what [with regards to] land ownership."

Cowan added that the co-ownership "makes for a very complicated situation as far as who is responsible for the contamination that has already been discovered or future chemicals that may be documented." Cowan and the board want to be clear that any cleanup of the property would not be the town's responsibility.

The draft of the letter to Gov. Scott reads, in part, "[We] are asking for a commitment from Vermont Department of Environmental Conservation (VT DEC) and Vermont Agency of Transportation (VTrans) to address the contaminated railyard. Without this commitment, the town will not be able to purchase the train station because of the liability of leasing the land that puts the town at risk for contamination from 170 years of rail operations." Cowan noted that the letter was necessary because VT DEC and VTrans have been at odds throughout the process.

Several residents in attendance, including Jamey Berrick, expressed their concern that "a letter and a handshake" were not enough of a guarantee, and the implementation of federal and state grant funds often comes with

an obligation of matching funds from the town. After further discussion, the board voted to approve the letter as written.

The board reviewed the article to be presented to the town for a vote on the train station lease. A previous article had been approved by voters to purchase the building, although, as Berrick pointed out, since that vote took place, the parameters of the project have changed substantially.

Town manager Scott Pickup addressed Berrick's statement, responding, "The cost, the scope, and the funding will change again. These are not static projects that sit on a shelf and wait for years for approval. These are dynamic projects that have dynamic costs [and] opportunities, so the board has to weigh those things."

Board member John Dunbar commented, "We have heard from taxpayers for years that they are tired of seeing assets not invested in and being torn down at a cost to the town." Dunbar said the station is a "valuable asset to the economy of the village," and offers an opportunity for revenue for the town should they purchase and stabilize the property.

Ultimately, Cowan concluded the conversation by suggesting that he and Fox work together to redraft the article and present it at the next selectboard meeting on Jan. 21. After adjourning the meeting, Cowan and the board went into an executive session regarding employee matters.



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Yo-Semite ledger

BY RON PATCH

802-374-0119
ronpatch27@gmail.com

The Chester Historical Society has in its collection the original Yo-Semite secretary's ledger, which includes 19th-century meeting minutes and some fires. The men mentioned below are known to me. After you read the minutes, I will offer some of what I know.

"Chester Depot Vt. May 26th 1883

"Regular monthly meeting of Yo-Semite Engine Co at their Hall at 8 PM. Foreman J R Richardson in the chair. Roll called. Records of last meetings were read and approved, collection of fines were then attended to, no committees to report. Motioned by J O Smith that this company buy 3 rubber coats

& caps, the motion was carried unanimously. Motion by R Gowing that the foreman buy the coats & caps immediately, motion was carried unanimously. Foreman gave notice that regular monthly meetings would be called at 8 PM till further notice. A 8 PM Roll called and adjourned.

"Attest
"P H Robbins Clerk"
P. H. Robbins

Philemon Robbins is well known to me. In 1858, Robbins and Mr. Marsh built what we know as Cummings Hardware today. I have encountered Robbins' name many times in old records. From everything I've read, he was a good and honest man.

See the Robbins & Marsh sign upstairs at Chester Town Hall. Chester Histori-

cal Society purchased this sign. It had to stay in Chester.

Robbins Hardware's location right next to the tracks made deliveries easy. Robbins sold coal, farm machinery, along with all the other hardware products. These goods came by rail. Move once saves money.

R. Gowing

R. Gowing ran the gristmill, later known as Waterman's. A fire at Gowing's destroyed his mill. He rebuilt it to the building we see today.

J. R. Richardson

J. R. Richardson is a familiar name as a property owner in the Depot area. His name appears in early Yo-Semite records and Town Hall records.

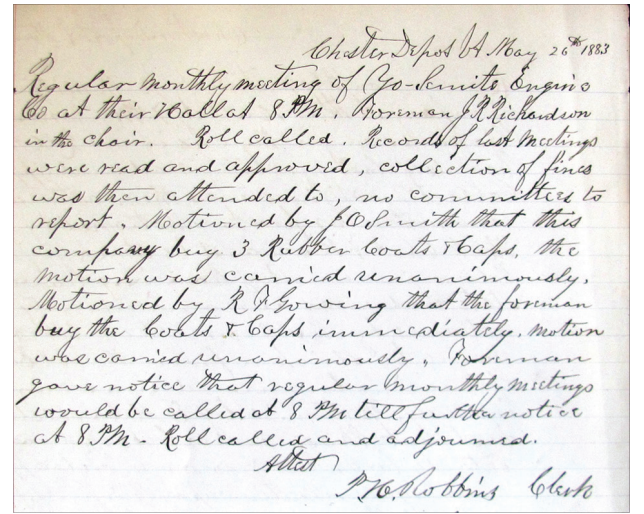
In 1868, 1870, and 1871 were three devastating fires smack dab in the middle of Chester Depot. Here you'll read about Richardson's losses.

"CHESTER. Oct 29, 1870

"Tuesday morning, October 25th, between four and five o'clock, fire was discovered issuing from the second story of Richardson's new Block. Before the fire had gained much headway, a crowd of people had collected, and the Pail Brigade went promptly and energetically to work. [Author's note: water for the pail brigade came from the well on the island in front of Salon 2000.] For nearly two hours, hope of saving this fine

building inspired the citizens, and superhuman daring and exertion were put forth, but finally the flames burst through the roof, and the business of saving that was transferred to the others adjoining.

"The elegant residence of F. W. Marsh, a few feet south, was only saved by the greatest courage, hard-ship and perseverance. The furniture warerooms of Mr. G. A. Hall was next in order, and was licked up by the greedy flames like straws in a whirlwind. His residence adjoining his warerooms next fell a prey, and was entirely consumed; here the fire was stayed, having irreparably disfigured our little business center known as Depot Square, and causing a loss of some \$30,000, on which amount was the following insurance: On Richardson's Block, \$10,000, Hall's warerooms, \$2,000, his dwelling, \$1,500. The 44 Pail Brigade before spoken of, did nobly, but I honestly believe if there had been a moderately good fire engine on the ground, at the time of the discovery, the fire could



May 26, 1883, Yo-Semite minutes.

PHOTO PROVIDED BY RON PATCH

have been put out, with a loss of not more than \$500; but as it was, the loss was immense."

Richardson sold the town the land for our 1884 town hall.

1871 Depot fire

Another major fire devastated the Depot in March of 1871. Again, Richardson lost another building and inventory. There was talk around that this fire was the work of an arsonist. Norman Shedd had lost his place in the 1870 fire, and blamed Richardson. Shedd told anyone who would listen that he knew Richard-

son started the 1871 fire.

These accusations led to a lawsuit, Richardson v. Shedd. Shedd lost the suit. From everything I know about Richardson, he, too, was an honest man. This would have been an interesting time to have lived in Chester. Much was going on.

This week's old saying. I've always had facial hair. Years ago, I was buying antiques from an old Vermonter when he said, "What grows cultivated on your face grows wild on my butt."



A collection of Chester fire badges. Most are CFD, some Yosemite. PHOTO PROVIDED BY CHESTER HISTORICAL SOCIETY

Genealogy interest group meeting

BRATTLEBORO, Vt. – The next meeting of the Windham County Genealogy Interest Group will focus on an exploration of Sanborn maps and the 1900 census, and researching your ancestors using state census records, on Saturday, Jan. 18, from 11 a.m. – 1 p.m., via Zoom, and at the Brooks Memorial Library in Brattleboro. In case of inclement weather, it will be Zoom-only. This program is free and open to all.

Please register at www.bit.ly/WCGIG2025.

A Zoom link will be sent before the meeting. For those people in the local vicinity, an in-person meeting will also be conducted at Brooks Memorial Library, 224 Main Street, Brattleboro, Vt.

Using the 1900 census and the Sanborn fire insurance maps, we can learn a lot about any ancestors who were alive at that time. Sanborn maps are detailed maps of U.S. cities and towns in the 19th and 20th centuries. Originally published by the Sanborn Map Company, the maps were created to allow fire insurance companies to assess their total liability in urbanized areas of the United States. Since they contain detailed information about properties and individual buildings in approximately

12,000 U.S. cities and towns, they give a picture of a place in a specific time period. The 1900 census schedules contain the most information of all the schedules released to date, and give for each person name; address; occupation, relationship to the head of the household; color or race; sex; month and year of birth; age at last birthday; marital status; and if a wife is listed within the household, then the census gives the number of children she had. It also gives birthplace information and citizenship status. We will explore how to use these tools for genealogy.

State censuses were taken between census years for a number of states beginning in 1825. These records also include colonial censuses

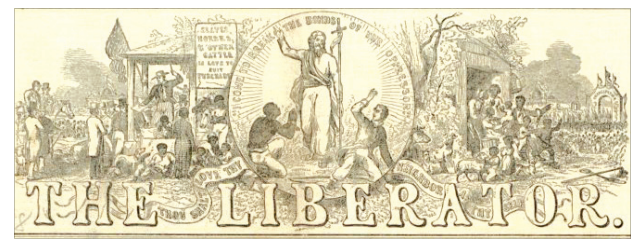
for New England states, which includes Vermont. The later records may fill in information between census years, and many of them asked unique and different questions from the federal census that could enhance family information. Examples of such questions are the relationship of individuals to the head of household, military service, birthplace of parents, and immigration questions. The session will explore how to find these censuses in the databases, a few state censuses specific to New England, and other states with unique questions.

Cavendish Historical Society talk on Peter Tumbo

CAVENDISH, Vt. – The Vermont Watchman, State Gazette, and The Liberator, an abolitionist newspaper printed from 1831-1865, published that on Jan. 30, 1832, Peter Tumbo, a "colored man," aged 106, died in Cavendish, Vt. Referred to as Peter Tumber in town records, and as Tumbo in other sources, he survived the Middle Passage, the stage where enslaved Africans were transported from West Africa to North America; fought in the American Revolutionary War; and lived the last 40 years of his life in Cavendish, Vt.

Was he really 106 years old when he died?

That question, along with many others, will be answered at a Cavendish Historical Society talk on Wednesday, Feb. 5, from 6-7:30 p.m., at the Cavendish Library, 573 Main Street, Proctorsville.



Masthead of abolitionist newspaper The Liberator.

PHOTO PROVIDED

Since Tumbo was most likely from the Tumbo region of West Africa, the program will include a discussion on the role beads played in the slave trade. Following the presentation, participants will have an opportunity to make a bracelet or bookmark with West African beads. This program has been made possible thanks to a grant from the Cavendish Community Fund.

In the event of snow, please check the Cavendish Facebook page, www.facebook.com/cavendishvt, for

cancellation and rescheduling information. For other information, call 802-226-7807, or email margocaulfield@icloud.com.

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community news

Eighth annual Runs for Research at Okemo

LUDLOW, Vt. – In 2016, Cami and Chloe Blount, two sisters from Ludlow, Vt., were inspired to fundraise and help those battling cancer after one of their elementary school teachers passed away from cancer. Last year, their fundraising took a very personal path when Chloe was diagnosed with type 1 diabetes. Originally, the sisters wanted to do something to find a cure for cancer, and now they have expanded their fundraising to help those with diabetes too.

Cami and Chloe combined their love for skiing with a fundraiser to help people with these horrible diseases, and in 2017 started

Runs for Research (R4R). Support from the community, friends, and family has been important, and teamwork remains key. R4R is a daylong, family-friendly ski and ride event held at Okemo Mountain Resort, followed by an apres ski and ride event with food, beverage, awards, and a silent auction. All proceeds benefit cancer and diabetes research. Thanks to the many volunteers, sponsors, and donors, R4R has raised over \$100,000 in the past eight years, and this summer, R4R became a 501(c)(3) charitable organization to help raise more money and help even more people.

The eighth annual Runs

for Research (R4R) fundraiser will take place at Okemo on Saturday, Feb. 1, from 10 a.m. – 2 p.m., on the NASTAR course, and the apres ski and ride event will be held at Calcutta's Restaurant in Ludlow, Vt., from 5-8 p.m.

If you or your company are interested in being a volunteer, sponsor, or have any questions, contact R4R at runs4research@gmail.com or 802-975-0462. If you want to make a donation, visit www.runs4research.org, and if you want to participate in R4R, come join us on the mountain and afterwards at Calcutta's.

Eureka Organic Farm CSA shares available

SPRINGFIELD, Vt. – Eureka Organic Farm has announced that community supported agriculture (CSA) shares for summer 2025 will be available to the general public starting Jan. 16. Now entering its fourth growing season, Eureka Organic Farm's CSA program offers a vegetable subscription service that provides fresh, organic produce to local families, while fostering a deeper connection to the land and farming community.

Participants in the CSA pay in advance for a 12-week summer subscription to fresh, seasonal vegetables grown in Springfield, Vt. Each week, members pick up



Vegetables grown at Eureka Organic Farm.

PHOTO PROVIDED

their share of produce at the farm stand on Eureka Road, directly supporting sustainable farming practices, while enjoying the highest-quality organic vegetables.

Eureka Organic Farm offers three share sizes to accommodate a variety of household needs. The CSA also includes a sliding scale payment option to ensure that fresh, healthy food is accessible to everyone in the community.

This season is particularly exciting, as Eureka Organic Farm has received a Natural Resources Conservation Service (NRCS) grant to build two new greenhouses. These greenhouses will expand the farm's capacity to grow a wider variety of veg-

etables, and extend the growing season, ensuring that CSA members receive diverse and abundant shares throughout the summer.

With limited shares available, early enrollment is encouraged to secure a spot. Signups begin on Jan. 16 via the farm's website at www.eurekaorganicfarm.com.

Located in the hills of Springfield, Eureka Organic Farm is a family-owned organic vegetable farm dedicated to sustainable agriculture, community enrichment, and delicious produce. The farm is committed to growing food that nourishes both the body and the planet.

Springfield Health Center walk-in hours, providers

SPRINGFIELD, Vt. – North Star Health announces changes to walk-in care services at Springfield Health Center that will enhance patient access and strengthen continuity of care for the community. Starting Feb. 3, walk-in hours will shift to Monday-Friday, from 8 a.m. – 5 p.m.

In addition, Lauren Lavoie, PA, and Shannon Ormsbee, NP, will join the walk-in care team starting March 3. Both providers are dedicated to offering healthcare access for patients whose primary care providers or care teams are unavailable at the time of their visit.

Lavoie comes to the Springfield Health Center from Rockingham Health Center, where she provided care in our walk-in clinic.

Ormsbee grew up in Springfield, and joined

North Star in 2023. She has been providing care to our community at Springfield Health Center since then. You may have seen her at the primary care office on the second floor.

Patients with acute, non-life-threatening needs can visit the walk-in clinic on the first floor of Springfield Health Center, Charlestown Health Center, or Ludlow Health Center. Our medical office coordinators will check patients in, and gather the necessary information.

Whenever possible, patients will be seen by their primary care provider (PCP) or another member of their care team. Patients without a primary care provider will be seen by the next available provider. Patients will also be encouraged to establish ongoing care with North Star Health to support their long-term health and wellness.

North Star Health re-

mains committed to providing affordable, high-quality care. Walk-in visits will continue to be billed as they were previously, and patients who may benefit from financial assistance are encouraged to apply for our sliding scale program. For more information, visit our website, or contact Patient Business Services at 802-886-8950.

These updates reflect North Star Health's ongoing mission to connect with and care for the community so all may enjoy health and wellness. By integrating walk-in patients into primary care workflows, we aim to improve the quality of care, enhance provider-patient relationships, and ensure prompt access for acute needs.

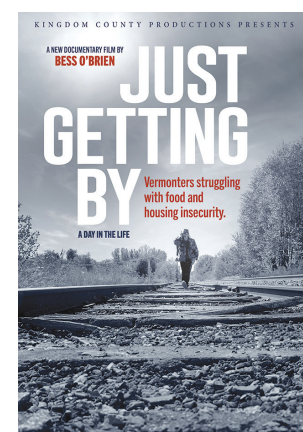
For questions or more information, please contact Springfield Health Center at 802-886-8900 or patientrelations@northstarfhc.org.

Film on food and housing insecurity to screen

LUDLOW, Vt. – "Just Getting By," a new documentary film by Bess O'Brien focused on Vermonters struggling with food and housing insecurity, will play at the Ludlow Town Hall Auditorium on Thursday, Feb. 6, at 6:30 p.m. Director O'Brien will be part of a special Q&A after the film. This is a free event, made possible with a grant from the Vermont Humanities Council.

"Just Getting By" is a sweeping yet intimate look at the lives of Vermonters who are struggling with food and housing insecurity. The film has been touring the state over the last five months, and is raising consciousness about the pressing issues that working and low-income people are dealing with every day in their lives.

Vermont has the fourth highest rate of homelessness in the United States, after New York, Hawaii, and Oregon. One third of Vermonters



Poster for "Just Getting By." PHOTO PROVIDED

struggle to put food on the table. These are big issues for a small state. "Just Getting By" focuses on these issues in the lives of everyday people.

The film tells the stories of working families, folks who are homeless and accessing food shelves and soup kitchens, and people who are living in temporary hotel/motel programs. In addition, the film focuses on new Americans grappling with the cost of living in America, Native people creating innovative farming

practices, and folks on the ground providing services to their fellow Vermonters in need.

"Just Getting By" explores the day-to-day challenges and incredible resiliency that low-income Vermonters bear witness to every day.

The film was shot during 2022-2023 by O'Brien and cinematographer Patrick Kennedy. "We wanted to capture the day-to-day lives of Vermonters who were living paycheck-to-paycheck, and who were struggling to keep food on the table and a roof over their head. We also wanted to show the incredible resiliency and courage of folks who have very little, and still manage to get up every day and strive for a better life," O'Brien says.

The movie is produced by Kingdom County Productions, and has garnered rave reviews as it crosses the state.

For more information regarding the event, go to www.fmlnews.org, or call the library at 802-228-8921.

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CHURCH SERVICES

obituaries

Joyce E. Balargeon, 1942-2025

PERKINSVILLE, Vt. – Joyce E. Balargeon, 82, died on Thursday, Jan. 2, 2025, at the Springfield Hospital in Springfield, Vt. She was born Oct. 29, 1942, in Alexandria, Va., the daughter of Melvin and Audrey (Hicks) Ayers.

Joyce married Gerald “Jerry” Balargeon. He predeceased her on Sept. 21, 2021.

She was a homemaker, and devoted mother and grandmother. She worked in child care for many years. She loved children. They all became an extension of her family, generation after generation. She loved spending as much time as she could in Virginia visiting her sisters and brothers.

Joyce is survived by her daughter Joyce Marie and son-in-law Dee Pearson; grandchildren Tanis, Ryan, Riley, and Bailee; great-grandchildren Evelyn, Forrest, and River; two sisters



Joyce Balargeon, 1942-2025. PHOTO PROVIDED

Ann and Sandra; one brother Bert; sister-in-law Carol Sylvia; niece Debra and family; and nephew Michael and family; also by many, many friends she considered family.

A Celebration of Life will be held at the Springfield VFW, on Jan. 25, from 2-4 p.m.

Davis Memorial Chapel in Springfield, Vt., is assisting with arrangements.

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.

CHARLESTOWN, N.H.

Charlestown Seventh-day Adventist Church, 242 Main St. Saturday Services include Bible Study at 9:30 a.m. and Worship Service at 11:15 a.m. and a healthy lunch for all after the service. All are welcome, call 603-276-2383 for more information.

CHESTER, VT.

First Universalist Parish of Chester, Route 103 North Services are Sundays at 10 a.m. in person. Sunday services run from September to early June. Contact chestervtuu@gmail.com for a Zoom link for the service.

SPRINGFIELD, VT.

First Congregational Church, UCC, 77 Main St. Sunday services are at 10 a.m. in person. Singing is encouraged! For more information, call 802-885-5728, email fccucc@vermontel.net, or go to www.firstchurchspringfield.org.

WESTMINSTER, VT.

First Congregational Church of Westminster, 3470 US Route 5 Sunday services are at 10 a.m. in our historic church and on Zoom. We have a children’s message each Sunday and following church is a time of fellowship in the Hall with coffee and snacks. For more information, call 802-518-0321, email us at westminstercongoline@gmail.com, or find us on Facebook at www.facebook.com/First-Congregational-Church-of-Westminster-Inc-1506511432980057.

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OBITUARIES:
A basic 200-word obituary is \$75, and \$0.50 per word thereafter. A black and white photo is an additional \$10. Email to editor@vermontjournal.com by Monday at 12 p.m.

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

Harry M. Gruber, 1926-2024

LUDLOW, Vt. – Harry Max Gruber passed away peacefully on Dec. 22, 2024, surrounded by his family. He was 98 years old. Harry was born on Aug. 19, 1926, in Tyson, Vt., the son of Marie (Frye) and Henry Gruber. His parents were born and raised in Germany, and immigrated with their eldest son Tony. Harry was born next, followed by two sisters Elizabeth (Lombard) and Ann (Morgan). The children were raised on the farm in Ludlow, where the farmhouse still stands on West Hill.

Harry left high school on Sept. 1, 1944, to join the Navy. He was stationed in Pensacola, Fla., where he was trained as an airplane mechanic. While he never went overseas to fight in the war, Harry felt a strong connection to those who did, as he knew his work on their aircraft was important. Harry was honorably discharged from the Navy, and came away with his service diploma and a lot of mechanical knowledge that he would use in the future.

After time to kick up his heels with some Ludlow pals, Harry, the GI Bill in hand, traveled by train to Chicago, to take a 16-week training in auto mechanics. Upon completion, he moved back to Ludlow, and began working at Benson’s Garage as it was called then. Harry and brother Tony loved to ski, so in their spare time the pair cut trails for Okemo Mountain in return for some fine free skiing.

As luck would have it, Harry met his soon-to-be bride Arlene Sheehan at a house party. They wed on Dec. 23, 1952. They lived in various Ludlow apartments until Harry and his brother each got a piece of the Gruber family property. With a crosscut saw, the pair cut some 24,000 feet of logs. They helped each other dig out foundations, and continued on upward until each had their completed side-by-side homes. Harry was proud to do so much of the work that he and Arlene did not need to take out a mortgage. The couple’s three children would grow up playing on the same land as their father.

Harry found a good opportunity working for General Electric. He put in a combined 35 years between the Ludlow and Rutland plants. He was fortunate to be offered early retirement at the age of 60. Harry got his first set of clubs, and there began his love affair with the game of golf. He was quite good at it, winning many tournaments with a variety of partners. He made three holes-in-one in his golf career, two at Okemo/Fox Run, and one at Crown Point Country Club. Equally talented on the bowling lanes, Harry celebrated a perfect 300 game at the Rutland Bowlerama. He was 80 years old at the time.

Harry loved to hunt and fish, and together with his



Harry Gruber, 1926-2024. PHOTO PROVIDED

best buddy John Murphy Sr., every deer hunting season would be spent at Murphy’s camp in Plymouth. When Harry could no longer hunt due to his bad knees, he became the camp cook, getting the boys up early for a big breakfast, and returning at day’s end to prepare dinner. Traveling with the Bensons to fish in Canada, or to hunt moose in Avril were some of his fondest times. Over their lives together, Harry and Arlene took many trips and cruises with family and friends. They spent several winters in Florida, and enjoyed having their kids and grandkids visit. Harry and Arlene had been married 50 years when she passed away in 2002 from cancer.

Harry was a proud member of The American Legion Post #36, where he served as their chaplain. Nothing would keep him away from a post event, monthly meeting, or funeral service. Even in his final years, Harry, with his walker and prayer book in hand, would do a graveside service for any veteran. He felt a strong connection to his Legion brothers and sisters, and in 2017, Harry was named Vermont’s Legionnaire of the Year. The members also cherished Harry; he was the last surviving World War II veteran at the post. They helped him celebrate his 98th birthday with a party in August.

Above all, Harry cherished his family. He is survived by his three children Neil and his wife JoAnne, of Middlebury, Vt., Randy and his wife Deborah, of Ludlow, and Debra Guillow and her husband Donald, of Ludlow. He is also survived by his grandchildren Adrian (Sara), Wesley, and Ross Gruber (Lyra), Jessica Farrar (Aaron), and Chelsea Hayward (Brian). He leaves his great-grandchildren Taylor, Madison, Grace, Ashley, Ellah, Soloman, Ava, Lane, and newest arrival Danica Jo. He is also survived by several loving nieces and nephews.

Harry’s legacy of love, perseverance, and joy will live on in the hearts of all who were fortunate to know him. A Celebration of Harry’s Life will be held in the springtime, both graveside and at the Legion. In lieu of flowers, please send a donation to the scholarship fund at American Legion Post #36, 135 Main Street, Ludlow, VT 05149.

Ralph P. Cameron, 1972-2025

LUDLOW, Vt. – Ralph Patrick Cameron, 52, of Ludlow, died on Jan. 9, 2025, in the home that he built, surrounded by his family. Ralph was born on May 20, 1972, in Rutland, the son of Wendell and Gail (Bowker) Cameron. Ralph graduated from Otter Valley Union High School in 1990, and from the University of Maine in 1994, with a degree in construction management.

Ralph had many hobbies over the years: snowmobiling, flying his drone, and most notably building and driving his Jeeps. He loved to be in the woods and on Class 4 roads along with his friends, who are really family, climbing over rocks, working his way through a ravine, or just driving the dirt roads. He spent countless hours driving, hiking, cutting, and clearing trails to help create the Killington Jeep Jamboree for Jeep Jamboree U.S.A., which was usually the highlight of each summer.

If you knew Ralph, you know that he was always the center of activity, the master of ceremonies, and the loudest voice in the room. He was undoubtedly the most enthusiastic cheerleader at any activity or game. His laugh could be heard throughout any gym, across any soccer field, or through the woods.

Ralph worked in construction for many years, most recently at VMS Construction, where he found yet another family. There



Ralph Cameron, 1972-2025. PHOTO PROVIDED

are few drives you can take in Vermont where you won’t come across a town hall, police station, a manufacturing plant, or a home that he built.

Survivors include both parents; his wife Ellen (Walsh) Cameron; daughters Isabelle Cameron, of Trinity, N.C., and Mary Cameron, of Ludlow, Vt.; and brother Jeffrey Cameron and his wife Robyn, of Bennington, Vt.

In lieu of flowers, please consider sending a donation in Ralph’s name to a cause near to Ralph’s heart. Our family friend is running her 26th Boston Marathon as a part of the Dana Farber Marathon Team, supporting cancer research at Dana Farber Medical Center. Donations can be made at danafarber.jimmyfund.org/site/TR?px=1028187&fr_id=2310&pg=personal&_hasSecureSession=true.

Calling hours will be held on Saturday, Jan. 18, from 2-4 p.m., followed by a remembrance service at 4 p.m., at Clifford Funeral Home, 2 Washington Street, Rutland, Vt. Arrangements are under the direction of Clifford Funeral Home.

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LEGAL NOTICES

JAN. 17 –
 S. LONDONDERRY, Vt. – The South Londonderry Free Library will be hosting a free discussion with bestselling author Jessica Shattuck about her recently published novel “Last House” on Friday, Jan. 17, at 3 p.m. The event will take place at the South Londonderry Historic Train Depot, 34 West River Street. This intimate story explores how multiple generations of a family with a Vermont home deal with some controversial historical trends and events

from the ‘50s onward. The house in the book was modeled on Shattuck’s own home in Landgrove. The public is invited to meet the author and enjoy refreshments compliments of the library. For more information, contact the library at 802-824-3371, or go to www.slflibrary.org.

JAN. 18 –
 S. LONDONDERRY, Vt. – The South Londonderry Free Library invites children to celebrate winter with art teacher Casey Junker Bailey

on Saturday, Jan. 18, at 10:30 a.m. Kids will receive a free copy of the beautifully illustrated book “Over and Under the Snow,” and will create their own “secret kingdom under the snow” to bring home. The program is possible thanks to a generous grant from The Stratton Foundation. As always, the program is free of charge and appropriate for children of all ages. For more information, contact the library at 802-824-3371, or go to www.slflibrary.org.

will present “Vermonters Ahead: the 172nd and the Invasion of Luzon, Philippines, 1945” on Saturday, Jan. 18, at 2 p.m., at the Springfield Art and Historical Society, 65 Route 106, North Springfield, Vt. This program is free and open to all. For more information, call 802-886-7935, or email sahs@vermontel.net.

JAN. 22 –
 SPRINGFIELD, Vt. – The First Congregational Church of Springfield, 77 Main Street, welcomes all to a free community lunch on Wednesday, Jan. 22, from

11:30-12:30 p.m. The menu will be barbecued chicken legs and thighs, mashed potatoes and broccoli, green salad, rolls, and cakes by Polly. For more information, visit www.firstchurchspringfield.org.

JAN. 27 –
 LUDLOW, Vt. – The Black River Valley Senior Center, 10 High Street, will serve lunch on Monday, Jan. 27, at 12 p.m. The menu will be meatloaf, mashed potatoes, corn, and rice pudding. To make reservations, please call 802-228-7421. Free cash bingo will follow. All are welcome.

SUNDAYS –
 BELLOWS FALLS, Vt. – Bellows Falls Loyal Order of Moose will be hosting a community breakfast on the first and third Sunday of every month, downstairs at the Bellows Falls Moose Lodge, 59 Westminster Street in Bellows Falls, from 8-10 a.m. All you can eat for a minimal cost.

PLYMOUTH, Vt. – The Plymouth Historical Society will be open for winter hours on the first and third Sundays for the months of January-April. Hours will be 2 to 4 p.m., in the former Plymouth Elementary School, on Route 100 in Plymouth, Vt. Watch for the “Open” flag.

MONDAYS –
 PROCTORSVILLE, Vt. – On Mondays at 6:15 p.m., join Mikayla for a yoga class. Email mikayla@mikaylasmantra.net to register. Visit www.dgbodyworks.com for more information. Private classes

are available. 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 –
 CHESTER, Vt. – Bone Builders Class in Chester every Tuesday, from 10-11 a.m. Classes will be held in the First Universalist Parish of Chester community room. Classes are free and open to all. Drop-in class, no registration needed. For details, contact Barbara at bwquilter1778@gmail.com.

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

THURSDAYS –
 BELLOWS FALLS, Vt. – Genealogy enthusiast Wayne Blanchard will be at the Rockingham Library on Thursdays from 10:30 a.m. – 12 p.m. If you own a laptop, please bring it along. Both beginners and seasoned genealogists are welcome.

FRIDAYS –
 BELLOWS FALLS, Vt. – On Fridays from 11 a.m. – 12 p.m., John Bohannon will teach tai chi and qi gong at the Rockingham Library in Bellows Falls, Vt. No special equipment or clothing is required.

**Town of Londonderry, Vermont
 Notice of Ordinance Adoption**

The Town of Londonderry Selectboard hereby gives notice pursuant to 24 V.S.A. 1972(a)(1) that on January 6, 2025, the Board voted to adopt a Code of Ethics Investigation and Enforcement Ordinance (also referred to as the “Municipal Ethics Code” or Municipal Ethics Ordinance”).

In summary, the Code of Ethics Investigation and Enforcement Ordinance was enacted in conformance with Act 171 of 2024 (H.875) and 24 V.S.A. 1997 to establish procedures for the investigation of complaints that allege a municipal officer of the Town of Londonderry has violated Vermont’s Municipal Code of Ethics and the enforcement in instances of substantiated complaints, including methods of enforcement and available remedies. The Ordinance was adopted.

The complete text of the Ordinance to Regulate the Operations of Short-Term Rentals can be examined on the Town’s web site (www.londonderryvt.org) or at the Londonderry Town Clerk’s office, 100 Old School Street, South Londonderry, VT 05155. Questions or comments regarding this proposed ordinance can be directed to Town Administrator Shane O’Keefe by phone at 802-824-3356, by email at townadmin@londonderryvt.org, or by US Mail at 100 Old School Street, South Londonderry, VT 05155.

Unless a petition is filed as described below, the Ordinance shall become effective 60 days after the date of its adoption. Notice is hereby given of the right to petition for a permissive referendum vote on this ordinance at an annual or special meeting as provided for in 24 V.S.A 1973. Such petition for a permissive referendum must be signed by not less than five (5) percent of the qualified voters of the Town of Londonderry and shall be presented to the Selectboard or the Town Clerk within forty-four (44) days following the date of adoption.

STATE OF VERMONT
 SUPERIOR COURT PROBATE DIVISION
 WINDHAM UNIT DKT NO. 24-PR-05680

In re ESTATE of: Michael Emerson

NOTICE TO CREDITORS

To the Creditors of: Michael Emerson, late of WINDHAM COUNTY, VERMONT:

I have been appointed to administer this estate. All creditors having claims against the descendant, or the estate must present their claims in writing within four (4) months of the date of the first publication of this notice. The claim must be presented to me at the address listed below with a copy sent to the Court. The claim may be barred forever if it is not presented as described above within the four (4) month period.

Dated: 1/6/2025 /s/ Regina Rockefeller
 Executor
 c/o Moore Law Offices, LLC
 P.O. Box 50
 Bellows Falls, VT 05101
 (802) 463-4327
assistant2@moorelawvt.com

Name of Publication: Vermont Journal

Publication Date: January 15, 2025

Address of Probate Court: Vermont Superior Court
 Probate Division – Windham County
 30 Putney Road, 2nd Floor, Brattleboro, VT 05301

STATE OF VERMONT

SUPERIOR COURT Windsor Unit **PROBATE DIVISION Docket No.: 24-PR-07100**

In re ESTATE of: Gregory H. Donabedian

NOTICE TO CREDITORS

To the Creditors of: Gregory H. Donabedian
Decedent

late of Andover
Decedent’s Town of Residence

I have been appointed to administer this estate. All creditors having claims against the decedent or the estate must present their claims in writing within four (4) months of the first publication of this notice. **The claim must be presented to me at the address listed below with a copy sent to the Court. The claim may be barred forever if it is not presented within the four (4) month period.**

Dated: 06/01/2025 Signature of Fiduciary

William P. Donabedian (Jan 6, 2025 16:36 EST)

<small>Executor/Administrator</small>		<small>Mailing Address</small>	
William Donabedian, Francis and Patricia Trapasso		c/o Law Offices of Amanda L. S. George, PO Box 578	
<small>Phone Number</small>	<small>Email</small>	<small>City, State, Zip</small>	
802-875-7777	amanda@amandageorgelaw.com	Chester, VT 05143	

Name of Publication: The Vermont Journal

Publication Date: January 15, 2025

Name of Probate Court: Vermont Superior Court
 Address of Probate Court: 12 The Green
Woodstock, VT 05091

STATE OF VERMONT

SUPERIOR COURT Windsor Unit **PROBATE DIVISION Docket No.: 24-PR-06795**

In re ESTATE of: Charles Gulick, III

NOTICE TO CREDITORS

To the Creditors of: Charles Gulick, III
Decedent

late of Springfield, Vermont
Decedent’s Town of Residence

I have been appointed to administer this estate. All creditors having claims against the decedent or the estate must present their claims in writing within four (4) months of the first publication of this notice. **The claim must be presented to me at the address listed below with a copy sent to the Court. The claim may be barred forever if it is not presented within the four (4) month period.**

Dated: 11/27/24 Signature of Fiduciary

Christopher Berg

<small>Executor/Administrator</small>		<small>Mailing Address</small>	
Christopher Berg		c/o Parker & Ankuda, PC, PO Box 519	
<small>Phone Number</small>	<small>Email</small>	<small>City, State, Zip</small>	
802-885-2582	parkerankudajp@vermontel.net	Springfield, VT 05156	

Name of Publication: Vermont Journal

Publication Date: January 15, 2025

Name of Probate Court: Vermont Superior Court, Windsor Unit Probate Division
 Address of Probate Court: 12 The Greene
Woodstock, VT 05091

LEGAL NOTICES

classifieds

Springfield band seeks members

SPRINGFIELD, Vt. – After a successful holiday concert, the Springfield Community Band is seeking new members for its summer concert season.

The band plays all kinds of music – movie music, jazz, music from Broadway musicals, as well as traditional concert band pieces, and music by contemporary composers.

Even if it has been years since you last played, we encourage you to pick up your instrument and contact us. Clarinets, low brass, and percussion are especially wel-

come. Rehearsals start in early February. For more information, email the band at scommunityband@gmail.com.

Meet your legislators in Rockingham

BELLOWS FALLS, Vt. – On Saturday, Jan. 18, at 10:30 a.m., come to the top floor meeting room of the Rockingham Library in Bel- lows Falls to meet with your Windham-3 (Brookline, Rockingham, and Westminster) House Reps. Michelle Bos-Lun and Leslie Goldman,

along with Sens. Wendy Harrison and Nader Hashim. This session will provide an opportunity for community members to ask questions about issues that will be addressed in the legislative session. Legislators will give updates about expected legislative priorities and pending

bills, and take your concerns to Montpelier.

This is the second of six consecutive monthly meetings that legislators are planning. Come for conversation about current issues,

and bring your questions. Contact Rep. Leslie Goldman with your questions at lgoldman@leg.state.vt.us or 802-380-4285. This event is free and open to the public.

CLEAN OUTS

EZ-Dump Enterprises has fire- wood for sale and is available for home/apartment/storage clean outs and disposal, and trash and junk removal. Serving Springfield and all surrounding areas in VT & NH. Call 802-376-1168 or email ezdump.bl@gmail.com.

exchange for \$400/month and help sorting through 50 years of memories. 802-863-5625 or HomeShareVermont.org for application. Interview, references, background checks required. EHO.

FOR RENT

PLYMOUTH, Vt. – Active woman in her 70s with an extra bedroom would like to share her home on the Ludlow/Plymouth border in

HELP WANTED

BELLOWS FALLS and SPRINGFIELD, Vt. – H&R BLOCK Career Opportunities: Experienced Tax Professional, Team Leader, Receptionist. Flexible schedules, extra income. Contact Susan.iglesias@hrblock.com or 413-687-8163.

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TOWN OF MOUNT HOLLY, VERMONT
NOTICE OF PUBLIC HEARING

The Mount Holly Planning Commission will hold a Public Hearing at 6:30 PM on Wednesday, February 19th, at the Mount Holly Town Office and via Zoom to consider an Application for a Minor Subdivision, #2024-03

Property Owners: Keith Cole, Dawson Cole, Dawn Cole
Property Location: 840 Cole Road
Application for: Minor Subdivision of an approximately 43 Acre lot into 3 lots (21 +/- acres, 20 acres, 1.5 +/- acres)

Join Zoom Meeting
<https://us06web.zoom.us/j/83559573810?pwd=S0RzZGJXdlFpZTJvVDI3FOemhyZGwwQT09>
 +1 646 876 9923 (New York)
 Meeting ID: 835 5957 3810
 Passcode: 524721

Link to the Zoom meeting will be on the web site: <http://www.mounthollyvt.org/planning-commission/>

Participation in this hearing is a pre-requisite to the right to take any subsequent appeal.

If you wish to make a public comment but do not have the ability to comment remotely during the meeting, please email your comment(s) in advance of the hearing to Mount Holly Planning Commission at planningcomm@mounthollyvt.org or mail to Mount Holly Planning Commission at P.O. Box 248 Mount Holly, VT 05758.

TOWN OF SPRINGFIELD
ANIMAL LICENSE NOTICE

Animal Licenses are available at the Town Clerk's Office. The state has increased its fee by \$2.00. A spayed/neutered dog license is \$16.00 before April 1st and an un-spayed/un-neutered dog license fee is \$20.00 before April 1st. All dogs and wolf-hybrids six months or over must be licensed by April 1 each year and wear a collar and tag at all times. A dog or wolf-hybrid without a tag is presumed to be unlicensed and is not protected by law. A tag must not be used on any dog or wolf-hybrid other than the dog or wolf-hybrid in the license bearing the corresponding number. If you are unsure if your dog/wolf-hybrid needs a new rabies vaccination before being licensed, please contact this office. Barbara A. Courchesne, Town Clerk CVC, 96 Main Street, Springfield, VT 05156 (802) 885-2104 FAX (802) 885-1617 tosclerk@vermontel.net

— **Weekly SUDOKU** —

Answer

1	6	3	4	9	7	2	8	5
8	4	5	6	2	1	9	7	3
2	9	7	8	3	5	6	4	1
6	5	1	2	8	3	7	9	4
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7	8	2	9	1	4	5	3	6
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— **King Crossword** —

Answers

Solution time: 24 mins.

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real estate

Real estate terms continued

FICO Score – A FICO score is a measure of creditworthiness that lenders use to determine whether they will lend you money to buy a home. The score, reported as a single number, is based on data compiled by the three major credit reporting bureaus: Experian, Equifax, and TransUnion. Scores range from 300-850.

Forbearance – Forbearance is an agreement with a lender that allows a homeowner to catch up on payments if they fall behind on their mortgage. The agreement allows the borrower to catch up either by the lender reducing the amount owed, or suspending loan payments for a certain period.

Freddie Mac – A government agency chartered by Congress in 1970 to provide a constant source of mortgage funding for the nation's housing markets.

Home inspection – A visual evaluation performed by a licensed home inspector to look for any potential defects or items of note related to the property, building(s), and the systems in a home. Inspection occurs when the home is under contract or in escrow.

Homeowners insurance – A policy that protects the structure of the home, its contents, injury to others, and living expenses should damage occur.

Housing ratio – One of two debt-to-income ratios that a lender analyzes to determine a borrower's eligibility for a home loan. The ratio compares total housing cost (principal, homeowners insurance, taxes, and private mortgage insurance) to gross income.

In escrow – A period of time, typically 30 days or more, after a buyer has made an offer on a home and a seller has accepted. During this time, the home is inspected and appraised, and the title searched for liens, etc.

Jumbo loan – A jumbo loan is a mortgage that exceeds the conforming loan limits for a given area as set by two federally backed home mortgage companies. In 2023, a jumbo loan for most of the United States is one over the conforming limit of \$726,000. Areas with especially high home prices have higher limits.

Lien – A lien is any legal claim upon a property for a debt or a nonmonetary interest in the property. A lien is a security interest that can give a creditor the right to take possession of a property secured by a loan, such as a mortgage, when the borrower defaults on the loan obligations. Most lenders will require title insurance to protect their interests should there be outstanding

liens on the property securing their security interest.

Loan estimate – A three-page document sent to an applicant three days after they apply for a home loan. The document includes loan terms, monthly payment, and closing costs. A loan estimate can help borrowers shop and compare costs of loans with lenders. You are not obligated to accept the loan just because you received a loan estimate. Smart mortgage shoppers apply for at least two loans, and use the loan estimates to determine which lender they want to use.

Loan-to-value ratio (LTV) – The amount of the loan divided by the price of the house. Lenders reward lower LTV ratios.

Mortgage banker – One who originates, sells, and services mortgage loans and resells them to secondary mortgage lenders such as Fannie Mae or Freddie Mac.

Mortgage broker – A licensed professional who works on behalf of the buyer to secure financing through a bank or other lending institution.

Mortgage escrow account – An account required by a lender and funded by a buyer's mortgage payment to pay the buyer's homeowners insurance and property taxes. A portion of your monthly payment goes into

the escrow account to cover taxes and insurance. If your mortgage doesn't have an escrow account, you may pay the property-related expenses directly.

Mortgage insurance premium – A mortgage insurance premium (MIP) is a monthly premium paid by a borrower for a mortgage insurance policy with an FHA loan. Mortgage insurance protects the lender if the borrower defaults on the mortgage loan. Unlike private mortgage insurance (PMI), MIP is managed internally by the government and lasts for the life of the loan – meaning it won't roll off when you reach a certain LTV ratio like it does when you have PMI.

Mortgage points – When you buy mortgage points, you prepay the interest rate by making an upfront payment to the lender at closing in exchange for a lower interest rate. Prepaying interest is also known as buying down your interest rate. The points or prepaid interest is usually paid during closing.

Private mortgage insurance – Private mortgage insurance (PMI) is a monthly mortgage insurance premium paid by a borrower for a mortgage insurance policy. Mortgage insurance protects the lender if the borrower defaults on the mortgage loan, and is usu-

ally required on a conventional mortgage loan if the down payment is less than 20 percent of the sale price.

Mortgage interest rate – The price of borrowing money. The base rate is set by the Federal Reserve, and then customized per borrower, based on credit score, down payment, property type, and points the buyer pays to lower the rate.

Multiple listing service (MLS) – A database where real estate agents list properties for sale.

Origination fee – A fee charged by a broker or lender to underwrite and process a home loan application. An origination fee is not a single fee. It's a set of lender-specific fees that are part of your costs when closing a mortgage loan.

Pending – Pending means the seller has accepted an offer, a purchase contract has been signed, and contingencies between the buyer and seller have been addressed.

Piggyback loan – A combination of loans bundled to avoid private mortgage insurance. One loan covers 80% of the home's value, another loan covers 10-15% of the home's value, and the buyer contributes the remainder.

Points – Prepaid interest owed at closing, with one point representing 1% of the loan. Paying points, which are tax-deductible, will lower the monthly

mortgage payment.

Preapproval – A thorough assessment of a borrower's income, assets, and other data to determine a loan amount they would qualify for. A real estate agent will request a preapproval or prequalification letter before showing a buyer a home.

Prequalification – A basic assessment of income, assets, and credit score to determine what, if any, loan programs a borrower might qualify for. A real estate agent will request a preapproval or prequalification letter before showing a buyer a home.

Prepayment penalty – A prepayment penalty is a fee some lenders may charge if you pay off some or all of your mortgage early. Not all mortgages carry a prepayment penalty. Be sure to read the fine print carefully.

Prime rate – The interest rate charged by a lender to customers who are the least likely to default on their loans. The most creditworthy customers (mainly large corporations) receive the best or lowest rate that the lender would offer any of its customers. Each lending institution sets its own prime rate. Typically, most consumers' mortgage interest rate is going to be higher than the prime rate.

Property tax exemption – A reduction in taxes

See **TERMS** on Page 9




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

DIFFICULTY THIS WEEK: ♦

♦ Moderate ♦♦ Challenging
 ♦♦♦ HOO BOY!

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King Crossword

ACROSS

- 1 Kitten's cry
- 4 Bit of advice
- 7 Prop for Sherlock
- 8 Vice President Burr
- 10 Ancient Greek region
- 11 Future ferns
- 13 Mental agility Rds.
- 16 Rds.
- 17 Pitchers
- 18 Stickum
- 19 Unpaid TV ads
- 20 Close
- 21 Revue segments
- 23 Lover's meeting
- 25 Smack a baseball
- 26 1982 sci-fi film
- 27 Signing need
- 28 "— of One's Own"
- 30 1959 Kingston Trio hit
- 33 Burger King, for one
- 36 Kilt pattern
- 37 Lubricated
- 38 Canary snacks
- 39 Hosp. scans
- 40 Triage ctrs.
- 41 Salty expanse
- 9 Stallion sounds
- 10 Mensa stats
- 12 Animal's nose
- 14 "Jabberwocky" starter
- 15 Inherited
- 19 Peach center
- 20 Wd. from Roget
- 21 Hard work
- 22 Sunflower State
- 23 Walked (on)
- 24 Date movies, for short
- 25 Beach lotion letters
- 26 Animated figures
- 28 Pursuing
- 29 Highways
- 30 Sasha's sister
- 31 Alliances
- 32 Moreover
- 34 Sloth's home
- 35 Employ

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home sweet home

TERMS

From Page 8

based on specific criteria, such as installation of a renewable energy system or rehabilitation of a historic home.

Short sale – The sale of a home by an owner who owes more on the home than it's worth. The owner's bank must approve a lower listing price before the home can be sold.

Tax assessment or assessed value – The value assigned to a home by a local government to determine the amount of property taxes a homeowner owes. The assessment, which is usually made once a year, differs from an appraisal, which estimates the value of a home based on market conditions when it's listed for sale.

Tax lien – The government's legal claim against property when the homeowner neglects or fails to pay a tax debt.

Title insurance – Insurance that protects the buyer and lender should an individual or entity step forward with a claim that was attached to the property before the seller transferred legal ownership of the property or title to the buyer.

Transfer taxes – Fees imposed by the state, county, or municipality on transfer of title.

Under contract – A period of time (typically 30 days or more) after a buyer has made an offer on a home and a seller has accepted. During this time, the home is inspected and appraised, and the title is searched for liens, etc.

Underwater or upside down – When a homeowner owes more on their mortgage than their home is worth.

Underwriting – A process a lender follows to assess a home loan applicant's income, assets, and credit, and the risk involved in offering the applicant a mortgage.

Walkthrough – A buyer's final inspection of a home before closing.

Zoning – A designation, assigned by local government, to a parcel of land that dictates how it can be used. Common designations include residential, commercial, industrial, and agricultural.

Information provided by Zillow Group. The full list of terms can be found at www.vermontjournal.com.

The Crown Point Board of Realtors supports the community

REGION – The Crown Point Board of Realtors (CPBR) is a dedicated professional organization made up of professional Realtors that live and work in communities such as Ludlow, Chester, Grafton, Rockingham, Springfield, and Cavendish. Members of the Crown Point Board of Realtors care about the communities we serve.

Throughout the year, CPBR actively supports local charitable organizations in an effort to improve the quality of life in our local neighborhoods and throughout the state.

This organization played a vital part in helping flood victims with access to quick monetary relief in this time of desperate need. Crown Point Board of Realtors was enlisted to

disperse donations totaling over \$360,000, consisting of funds that were raised through various entities all working together, such as the Okemo Valley Chamber of Commerce, the Ludlow Rotary Club, the Vermont Community Fund, and the Okemo Mountain School, as well as additional sources of fundraising, to more than 60 private households impacted by the July 2023 flooding. Committee members spent endless hours formulating an outreach system, vetting and prioritizing need, and hand-delivering checks.

The CPBR Community Fund is an ongoing designated effort to provide swift assistance to people in need. This fund has provided for families that suffered tragic loss due to fires, as well as people that need to address handicap accessibility needs within their

homes after a serious injury or illness. In 2024, CPBR distributed a total of \$8,000 to seven households in need of urgent assistance, as well as \$1,750 to local food banks.

Sammy Pierce Scholarship

The Sammy Pierce Scholarship Fund is a centerpiece of CPBR's community service commitment. The scholarship fund was developed to honor Sammy Pierce, a CPBR real estate professional of the highest caliber, well known in the area not only for his real estate expertise, but equally for his willingness to help others when he saw a need.

Pierce died in a tragic motorcycle accident. In his honor, CPBR and Pierce's family established the Sammy Pierce Scholarship Fund

to provide financial support to local students who are pursuing higher education, and who best exemplify the giving spirit that Pierce displayed – helping when there is a need, without thought of recognition or reward.

Every year, CPBR awards two \$1,000 scholarships. Monies are raised throughout the year through a variety of fundraising efforts. The largest fundraiser is the Crown Point Board of Realtors Golf Tournament, with a margarita-themed day of fun. This year's tournament and silent auction will be held at Fox Run Golf Course on June 9.

Written and submitted by Suzanne Garvey, owner/broker at Mary W. Davis Realtor & Associates.



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arts & entertainment

Raku pottery workshop

SPRINGFIELD, Vt. – Gallery at the VAULT is excited to offer a raku pottery workshop with Andrew Berends on two consecutive Saturdays, Feb. 1 and Feb. 8, from 1-5 p.m. each day. Register by Saturday, Jan. 25.

Berends will be teaching the Japanese firing technique known as raku, a 16th-century technique developed in Japan. The firings take about an hour, and you get a finished piece at the end. The glazes can be metallic, and/or have a crackle effect, making each piece truly unique and one-of-a-kind.

The class will include wheel-throwing, slab-making, as well as extruding instruction. The first day will include making all types of clay work, and the second day will be glazing and fir-



Berends firing raku pottery. PHOTO PROVIDED

ing all the pots in the raku tradition. Emphasis will be on being creative, and learning the basics of pottery, including making the work, glazing, as well as firing. The class is geared towards teens through adults, and limited to five students.

The cost of the workshop is discounted for gallery members, and includes 25 pounds of clay, glazes, and firing costs in a gas-fired kiln. Wear old clothing, and bring pottery tools if you have them. Directions to Berends' studio in Springfield will be given at registration.

Gallery at the VAULT is located at 68 Main Street in Springfield, and is open Wednesdays, Thursdays, and Saturdays, from 11 a.m. – 5 p.m.; and Fridays, from 11 a.m. – 7 p.m. For more information, call 802-885-7111, email galleryvault@vermontel.net, visit www.galleryvault.org, or stop by the gallery. Gallery at the VAULT is handicap accessible.

Firas Zreik to perform original compositions

PUTNEY, Vt. – Next Stage Arts presents a concert of original compositions in the Arabic maqam tradition, featuring kanun player Firas Zreik, on Saturday, Jan. 25, at 7:30 p.m.

Kanun player and composer Firas Zreik has transformed global perception of the kanun, aka the Mediter-

anean harp. His treatment of the instrument preserves its identity as a vital part of the maqam tradition, and stretches its potential as a cultural chameleon, enhancing a range of fresh, evolving sounds. The Palestine-born New Yorker views maqam's improvisation-driven legacy as a vessel for

unbound creative expression across musical styles. His nuanced approach translates the kanun's resonant depth of emotion, with a mastery of microtonal soundscaping. In live performance, Zreik conjures a complexity of emotion that shape-shifts throughout his sets. He enters fragile places and sits inside them. This commitment to stark exploration has sent him around the world, performing at storied venues, intimate clubs, and international festivals.

This concert will include a selection of original compositions that combine the Arabic maqam tradition with global influences, as well as classical Arabic selections that feature the kanun.

Next Stage is located at 15 Kimball Hill in downtown Putney, Vt. Advance tickets are available at www.nextstagearts.org. Next Stage will provide a beer, wine, and cocktail cash bar. For information, call 802-387-0102 or visit www.nextstagearts.org.

Canal Street new shows —

BELLOWS FALLS, Vt. – Canal Street Art Gallery presents the Basha Freudenburg solo show, the Dorian Sanders solo show, and the Sandy Sherman solo show, all open Jan. 17 – March 16. The MC Noyes "Vermont Trees" solo show, and the Kathleen Govotski solo show are both open through Feb. 15. The gallery is also pleased to welcome the newest artists to join the Working Artist Program: Clare Adams, Amy Pandolfi, and Ashley Simmons. Join the gallery on Jan. 17, from 5-7 p.m., for Free Self Expression on Bellows Falls Third Fridays and an opening reception for the artists. All gallery events are free and open to the public.

Basha Freudenburg, based in Saxtons River, Vt., shares her newest oil paintings, made outside and of the Vermont landscape. Freudenburg, the daughter of two artists, is a ferocious painter, both in her style and prolific creativity.

Dorian Sanders, based in Windsor, Vt., shares a collection of prints representing all the artist has accomplished in the field of astrophotography.

From the aurora borealis to the Milky Way galaxy, the artist photographs the grandeur of space in conjunction with stunning landscapes.

Sandy Sherman, based in Bellows Falls, Vt., creates still life paintings using effects of light and color to portray tenuous scenes of everyday objects, vintage clothing, and unique antiques. In this show, Sherman shares an oil painting of fresh peaches. These are small works featuring characters with a cartoon-like feeling which explore the tradition of the grotesque in Western painting.

Kathleen Govotski, based in Rockingham, Vt., shares her newest acrylic paintings of landscapes and floral still lifes. Govotski has fervently studied painting in recent years. The artist uses techniques of drawing, painting, and undercoating, then applying quick brushstrokes to create representational pieces.

In the MC Noyes "Vermont Trees" solo show, Michael Noyes, based in Bellows Falls, Vt., presents paintings utilizing Japanese color pigments on Chinese paper, depicting the dense New England forests in their changes of light and season. This series of artworks uses Xuan paper, which is thin

and very absorbent, immediately showing the quality of each brushstroke.

Clare Adams, based in Cambridgeport, Vt., is focusing her time in the Working Artist Program on block printing. Adams applies the abstracted style seen in her monotype prints to her block prints of local towns, rivers, and landscapes.

Amy Pandolfi, based in Bellows Falls, Vt., is a self-taught photographer. Pandolfi's current work focuses on waterfalls as a subject. For the artist, the subject of moving water, a powerful healing element, represents Pandolfi's personal journey of following her intuition, seeking answers in the natural world, and nourishing her spiritual wellbeing.

Ashley Simmons, based in Bellows Falls, Vt., is a mixed media artist using art as a healing and therapeutic practice. Classically trained in figure drawing, Simmons uses acrylic paints with collaged materials to create texture and fantastical colors on canvas.

Canal Street Art Gallery is located at 23 Canal Street, in historic downtown Bellows Falls, Vt. For more information, go to www.canalstreetartgallery.com, call 802-289-0104, or email artinfo@canalstreetartgallery.com.

BF Indie Filmmaker Showcase "Here Am I, Send Me"

BELLOWS FALLS, Vt. – The Rev. Dr. Martin Luther King Jr. Day is recognized on Jan. 20. In honor of King's civil rights work to create justice for all, Bellows Falls Films will kick off its ongoing independent filmmaker series on Jan. 20, at 7 p.m., with a 2004 film by Dr. Larry Benaquist and Dr. Bill Sullivan, formerly of Keene State College. "Here Am I, Send Me: The Journey of Jonathan Daniels" has been shown hundreds of times over the last 20 years as an example of one man's courage in the face of sacrifice. Daniels grew up in

Keene, N.H., and joined the NAACP in 1963. One year later, as a 26-year-old seminary student, he traveled south to join King's call to help register African American voters in Alabama. He befriended many others who were committed to the Civil Rights Movement, including 17-year-old Ruby Sales, a young black woman who worked side-by-side with Daniels. But, in 1965, he was killed by Tom Coleman, a highway worker and part-time deputy sheriff, in Hayneville, Ala., while shielding Sales, thus saving her life while sacrificing his own. Dr. King went on to acknowledge Daniels by stat-

ing, "One of the most heroic Christian deeds of which I have heard in my entire ministry and career for civil rights was performed by Jonathan Daniels." In 1991, Daniels was designated as a martyr in the Episcopal Church, and is recognized annually in its calendar.

Filmmaker Benaquist will attend the screening, and conduct a Q&A following the 80-minute film, told largely in Daniels' own words. Doors open at 6:30 p.m., and the film begins at 7 p.m. Ticket sales will be handled through the Bellows Falls Opera House website, www.bellowsfallsoperahouse.com.

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arts & entertainment

Tom Pirozzoli album release show

BELLOWS FALLS, Vt. – Tom Pirozzoli’s recordings have had national and international success, and he’s in the Smithsonian Folkways Collection. He’s been on the Top 40 AAA charts, and had a featured release at Tower Records in Los Angeles and Nashville.

Sophisticated guitar playing forms a rich backdrop for his warm tenor, with melodies and lyrics exploring a wide range of the human and global experience. His encounters with people, cultures, and ideas while traveling Europe, South America, India, Southeast Asia, China, and Tibet continue to enrich and deepen his music. His relaxed stage presence features endearing, funny, insightful patter.

When he opened for Rupert Wates at Stage 33 Live last May, and his set ended before anybody wanted it to, he asked the audience if

he should come back, and received one of the most enthusiastic responses the room has had.

Carl Beverly, from Warner, N.H., has a distinctive rhythmic finger-picking style that grooves without straying far from a mellow folk grounding. His personal, relatable writing about the joys and sorrows of life, family, friends, and nature, along with his easygoing personality, have made him a Stage 33 Live favorite. He’s been songwriting since the ‘70s, and is a frequent performer at area coffee houses, open mics, and assisted living homes. Beverly does much of his writing while hiking in his beloved Mink Hills.

Rich Ewald will be making his first appearance at Stage 33 Live. His provided bio cannot be improved upon: “Ancient local resident bored with singing to the

walls of his house. Due to arthritic hands no longer plays guitar or keyboard in public, but coaxes original songs about place, family, love, mortality – folk, chant, bluesy/rockish tunes, and drummed rhythms – from a 21-chord Oscar Schmidt autoharp, the most widely-respected manufacturer of the instrument, and the one with the highest consonant-to-vowel ratio in its name.”

Pirozzoli, Beverly, and Ewald will perform at Stage 33 Live on Sunday, Jan. 26, in a 3 p.m. matinee. Tickets are a discounted advance through www.stage33live.com, or can be purchased at the door subject to availability. Advance tickets guarantee entry. All proceeds go to the artists. The performances will be recorded and filmed.

“Visions of a Veterinarian” at the VAULT—

SPRINGFIELD, Vt. – “Visions of a Veterinarian” is a show of exceptionally fine animal paintings by Robin Truelove Stronk, at Gallery at the VAULT’s Open Wall room, until Jan. 29.

Truelove captures not only the physical essence of an animal, but the emotions as well. She knows her animals. This is a show all animal lovers will enjoy.

Truelove is a 1975 graduate of the New York State College of Veterinary Medicine at Cornell. Her practice career has run the full gamut, from large, to mixed, to small animal settings. In addition, she did a stint teaching veterinary technicians at Quinnipiac University, and worked as a track veterinarian at Hinsdale Greyhound Park.

During a veterinary career that extends more

than 30 years, she has always had a deep need to study and produce artwork. Through classes at the River Gallery School in Brattleboro, Vt., she has refined her technique and focus, resulting in gallery representation. Truelove has had the honor of having her work featured as cover art for the Journal of the American Veterinary Medical Association. “Eyes on the Future,” a commission for the Veterinary Scholarship Trust of New England, was her third cover, on Oct. 1, 2008.

In addition, she has received Judges Awards at the International Exhibition on Animals in Art at the Louisiana State Veterinary College in 2003 and 2006, for “Dakota” and “Lay or Bust.”

Truelove lives in Southern New Hampshire with her husband, where they have raised their three children.



“Dream Weaver” by Robin Stronk.

PHOTO PROVIDED

Robin and John were the sole owners of Windham Veterinary Clinic in Brattleboro, Vt., for 23 years. She now concentrates her time on her art, writing, and frolicking with cats as much as possible.

Gallery at the VAULT is located at 68 Main Street in Springfield. For more information, call 802-885-7111, email galleryvault@vermontel.net, visit www.galleryvault.org, or stop by the gallery. Gallery at the VAULT is handicap accessible.

Springfield OLLI spring 2025 programs

SPRINGFIELD, Vt. – Springfield Osher Lifelong Learning Institute (OLLI) is pleased to announce its spring 2025 programs.

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, but anyone who would be interested in this type of program is welcome. The topics are a variety, from local and Vermont history, to science, nature, gardening, art, and literature.

The programs are held Tuesday afternoons, at 2 p.m., and last about an hour and a half. The meeting location is the Nolin Murray Center, on Pleasant Street, next to St. Mary’s Catholic Church in Springfield, Vt.

On Feb. 25, the program is “Vermont’s Stone Mysteries,” with author and historian Howard Coffin. A favorite presenter of the group, Coffin will discuss Vermont’s stone mysteries, the ancient chambers found in New England.

On March 11, the program is “The Uncommon Life of the Common Loon,” with photographer and nature enthusiast Ian Clark, cosponsored by the Ascutney Mountain Audubon Society. Join us for a slide show exploring the natural history of loons and the conservation effort.

On March 25, learn about “Vermont’s Merino Miracle: Lessons from a Landscape of Lambs,” with Jan Albers, historian and author of “Hands on the Land.” Come hear about the change in Vermont’s farming and landscape after 1811, when

diplomat William Jarvis, of Weathersfield, Vt., brought a flock of Merino sheep in from Spain.

On April 8, the program is “The Importance of Planting Native Plants in Our Landscape,” with Alexis Doshas, nursery manager at Native Plant Trust at Nasami Farm, cosponsored by the Springfield Garden Club. We’ll discuss the importance of including and supporting native plants in the stewardship of our gardens and landscapes, and look at a variety of options.

Then, on April 22, Alan Rumrill, senior historian at the Historical Society of Cheshire County, N.H., presents “Mountain as Muse: The Artists Who Painted Mt. Monadnock.” We’ll explore the art of many of the painters, their time in the region, and

what their art tells us about the mountain, the region, and the artists themselves. We’ll look at the impact of these artists on tourism, land conservation, and the way the Monadnock Region is viewed today.

Finally, on May 6, hear “Unlaunch’d Voices, an Evening with Walt Whitman,” with actor and educator Stephen Collins. We will spend the evening with Walt Whitman on his 70th birthday, as he reminisces and questions his success as a man and a poet.

Thanks go out to our local benefactor, Barbara Sanderson.

There is a membership fee. Nonmembers are welcome and encouraged to attend individual programs for an individual program fee. Registration is now open at www.learn.uvm.edu.

www.learn.uvm.edu/olli/springfield. There is an early bird special discount if you register by Feb. 11. You may also register by calling the UVM Non-Credit Registration Office at 802-656-8407 during

regular business hours, or emailing noncredit@uvm.edu.

The latest brochures are available throughout the area at local libraries, town halls, and community and

senior centers. Requests for a brochure can be made by calling 802-885-3094.

The complete program listing can be viewed at www.learn.uvm.edu/olli/springfield.

Become a member of the Springfield Osher Lifelong Learning Institute (OLLI) of the University of Vermont and enjoy engaging in intellectually stimulating lectures with like-minded adults on topics such as:

Vermont History - Science & Nature - Arts & Literature

Current Events - Music - And more!

Lectures are held every two weeks on Tuesdays from 2–3:30 pm, at the Nolin Murray Center, 38 Pleasant Street, Springfield, VT.

Spring '25 Programs start on February 25, 2025. Become a Member by February 11 and Receive the Early Bird Membership Discount! For more information on programs and to register online (it's easy!), visit our website at learn.uvm.edu/olli/springfield.

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