

250th Committee announces activities for First Night

By Marcelo Gusmão Staff Writer mgusmao@turley.com

LUDLOW – The 250th Semi-Quincentennial Celebration Committee is excited to invite residents and members of the community to "First Night" at the high school and Town Hall on Saturday, Feb. 24, from 11 a.m. to 6 p.m., with an inclement weather date of Sunday, Feb. 25.

Denise Zrakas, treasurer of the 250th Committee, is co-chair of First Night along with Committee Chair Linda Collette. She said that her sister, Kathy Ouimette, invited her to attend a few of the committee's meetings, at which point she was hooked.

"For many years, I was involved with Celebrate Ludlow," Zrakas said. "Then I moved to Florida, then I came back and here I am again. I'm a Town Precinct member, I've been on several small committees that have happened during the years, for Hurricane Katrina and

> Please see **FIRST NIGHT PREVIEW**, Page 7



The 250th Committee's First Night celebration will be held at the High School on Saturday, Feb. 24, from 11 a.m. to 6 p.m.

Photo by Marcelo Gusmão

Radio Communications Committee announces completion of Radio Project

By Marcelo Gusmão Staff Writer mgusmao@turley.com

LUDLOW – At the Board of Selectmen meeting on Feb. 6, the Selectmen reported on the completion of the Radio Communications Project and approved a new pole to be installed on Fuller Street. **Radio Communications Com-**

mittee Fire Chief Ryan Pease said

that the radio project has been ongoing since the 2015-16 discussions with then-Chief Paul Madera. After a meeting in 2019 that awarded \$4.8 million to the project, a bid was secured around 2020, with the project kicking off after contract negotiations in May of 2021. "It's been a long process," Pease said, describing two brand new towers, one in Nick Silva Field, one on MWRA property on Nash Hill. There have also been upgrades to the fire tower and existing equipment, as well as a shelter up Minnechaug Mountain. "Sort of the hub of the wheel is at the police department and the fire department with our tower there," Pease said, adding that it will need upgrades, "to form the system that gives us almost 100% coverage across town."

for radio coverage all over the town, mentioning that before the project began, there were numerous pockets where emergency services couldn't communicate via radio, including near the assisted living facility on West Street and along the MassPike.

"At that time, police were on a UHF system and fire was on a VHF system, but we were still having problems on both sides of our emergency communications," Pease said. "Obviously, that was extending some big liability to our emergency responders as well as our citizens at the time." Throughout this project, there was an idea that we could bring the whole town together; police, fire, schools, DPW, the senior center radios, and use it under one system where we could all have that interoperability through our own central dispatch.



at members (from left) Alexic Urben Cunter Frie Learned Deuten Brennen and Caitlyn Deu with Leah

Pease talked about the need

Pease said that after the committee's last meeting on Jan. 5, it was able to close out the project with coverage in all those areas.

"Every quarter square mile in town had to be physically stepped in and tested," Pease said. "Deputy Fire Chief Jeff Lavoie and Lieutenant Mike Brennan from the police de-

> Please see **SELECTMEN**, Page 11

Cast members (from left) Alexis Urban-Sunter, Eris Learned, Peyton Brennan and Caitlyn Day, with Josh Rousell in the back.

Ludlow high schoolers bring back Drama Club

By Marcelo Gusmão Staff Writer mgusmao@turley.com

LUDLOW – A love of theatre and a passion for community involvement led to students and faculty restarting the Drama Club at Ludlow High School.

The high school had not had a drama club since the COVID-19 lockdown. In the summer of her sophomore year, Caitlyn Day and a friend, Angela Falcetti, decided to start up the High School Drama Club.

Working together, Day and Falcetti sent emails to several teachers to find one who would be willing to act as advisors to the club.

Adelei Bernard, who also

acts as the school's cheer coach, said that though she had heard of an interest in restarting the Drama Club from her senior cheerleaders, she initially turned down the request to be the club's advisor.

"I had a lot going on because I wear a lot of hats at the school," Bernard said.

After Bernard had reached out to between eight and 10 different teachers and found that nobody could step up, she decided to ensure the drama club would have a play by becoming its advisor.

"It's been a pleasure to work with such talented kids; our set designer, all the members of the cast, our club president, all of the officers – they're all so talented, and it came together so well," Bernard said.

This year, the Drama Club came together to put on a production of "Clue", which Day said "was even better than last year."

"I was intent on making sure the club stayed around," Day said. "Angela was a senior during Wizard of Oz, so she was no longer at school, but one of my other friends, Eris Learned, reached out and said she would help keep it alive."

Day and Learned reached out to Bernard to see if she would be the advisor again, opting to do a winter show in 2024,

> Please see **DRAMA CLUB**, Page 8

LUDLOW

Fire Department Receives \$19,000 Grant for Firefighter Safety Equipment

LUDLOW - Chief Ryan Pease reported that the fire department received a \$19,000 grant from the Department of Fire Services Fiscal Year 2024 Firefighter Safety Equipment Grant Program.

Fire departments across Massachusetts were invited to apply to the Firefighter Safety Equipment Grant program, which provides reimbursement on purchases of 135 different types of eligible equipment. Eligible items include hoses and nozzles, turnout gear, ballistic protective equipment, gear washers and dryers, thermal imaging cameras, hand tools and extrication equipment, communications resources, hazardous gas meters, and more. In many cases, the purchase of this equipment will help departments attain compliance with Occupational Safety & Health Administration or National Fire Protection Association safety standards. This is the fourth year that funding has been awarded through the program.

The fire department will use the funding to replace structural

firefighting personal protective equipment that has exceeded its lifespan and is no longer in compliance with National Fire Protection Association standards.

"I am extremely thankful for this funding which will allow us to purchase and maintain equipment for our department members," said Chief Pease.





SASHA This is Krystle Govin's friend, Sasha a golden-doodle.



We will pay you top dollar for your car AND we will pick it up! Call us for a price!

- Top-Of-The-Line Auto Salvaging Services
- First-Rate Used Auto Parts
- Top-Grade Auto Body Parts
- Sell Your Old or Used Car to Us

Presidential Primary

LUDLOW -- In-person early voting for the Presidential Primary will take place in the Town Clerk's office at 488 Chapin St. on the second floor.

Vote early starting Saturday, Feb. 24, from 9 a.m. to 3 p.m., and continue Monday, Feb. 26 through March 1, during normal business hours.

The last day to register to vote and/or change your party enrollment prior to the Presidential Primary is Saturday, Feb. 24, during in-person hours from 9 a.m. to 5 p.m. in the Town Clerk's office.

The last day and hour to apply for a mail-in ballot for the Presidential Primary is Tuesday, Feb. 27, by 5 p.m.

If you have any questions, please contact the Town Clerk's office 413-583-5600, extension 1.

Irish Music Concert to be held at the Wilbraham library

WILBRAHAM – Dublin-born folk singer Tom O'Carroll will perform "From Tribe to Nation: A Musical Journey Through the History of Ireland" at the Wilbraham Public Library on Monday, March 4 at 6 p.m.

Drawing on archaeological data and historical records as well as music and song, he will explore the broad social and cultural themes of conflict and identity that occur throughout the island's history.

To register, please contact the library at 413-596-6141 or visit the Events Calendar at www. wilbrahamlibrary.org. This free program is sponsored by the Wilbraham Friends of the Library.



Incorporation Day

Wednesday, February 28, 2024 • 6pm

Ludlow High School, 500 Chapin St. Celebrating the 250th Anniversary of the town's incorporation. Reading of the proclamation and patriotic music by the Ludlow High School Choir.

Follow us on Facebook ludlowma250

"Serving all of Western Mass."

centerstreetautoparts.com 651 Center St., Chicopee 413-733-2778



LEGACY COUNSELLORS, P.C.

\$\$\$

Money on

the Spot

for All Vehicles

Providing estate planning and probate administration, including:

Wills, family trusts, and life estate deeds Life insurance trusts and special needs trusts

Planning for retirement benefits

Administration and probate of estates Health care proxies and powers of attorney Guardianships and conservatorships

www.legacycounsellors.com

358 Sewall Street, Ludlow, MA | 413-527-0517 f in

Minnechaug grad Carla Patullo wins Grammy Award

By Kristin Rivers Staff Writer krivers@turley.com

WILBRAHAM - Recording Artist Carla Patullo struck gold on Feb. 4 when she won her first Grammy Award for her album, "SO SHE HOWLS.'

The album won Best New Age, Ambient or Chant Album.

Patullo, who was born in Springfield and later grew up in Wilbraham, graduated from Minnechaug Regional High School in 1997. She has also released three albums with White Widow, over 30-plus soundtracks for film and television including the Disney+ film "Maxine" and more.

Reflecting on awards night, Patullo said "It was insane."

She responded to her win with tears of joy alongside her family and collaborators Tonality, the Scorchio Quartet and Lili Haydn.

She called it "a real honor" to be in her category alongside her fellow nominees.

"I kind of went into this not expecting this at all. This album came from a very personal, tough place for me. It took a moment to feel like, 'This is really happening,' but then it was I was just thinking about the struggles and what I got through to be here and that made me ever more so grateful for it, just for being recognized in this way by my colleagues and by the Recording Academy. I just felt so great," Patullo said. "I'm still pinching myself."

Patullo's win also made history as she became the first openly gay woman to win in her category. She credited Sandra Bernhard and Lauren Karpman for their mentorship and support.

"What this is about is getting our voices heard," Patullo said. "But, you know, we hope someday it doesn't have to be like that too. Someday, it's going to be like the best music wins and that's it. You don't need to hear the backstory, but we're not there yet. So, I think

everybody needs a platform, and this will hopefully help them get there.'

A breast cancer survivor, Patullo also reflected on winning her Grammy Award on World Cancer Day, which falls on Feb. 4.

"I knew right away I wanted to dedicate this to these women who did these experimental trials, actually, 30 years ago that saved my life. The fact that they did these trials and they've saved so many lives, and

I feel like I want to share this with them, and I want to share this with everyone going through it," Patullo said. "It's just unreal. I think things happen for a reason sometimes."

Patullo expressed gratitude to her collaborators, who taught her the importance of listening.

"I work a lot by myself in my studio, and when musicians come in, you got to listen to each other, and they taught me that," Patullo said. "We just listened to each other, so I am forever grateful to them for lending their energy and being here



Patullo holding

Carla Patullo gives her acceptance speech on Feb. 4 after winning the Grammy Award for Best New Age, Ambient or Chant Album for her album, "SO SHE HOWLS" at the 66th Annual Grammy Awards. Patullo dedicated the award to the women behind experimental cancer trials that saved her life during her battle with breast cancer.



THE BEST FRESH FOR ♥ HEART MONTH! ♥

Specials February 14 – 20 Fresh Asparagus \$2.99 Cara Cara Navel Oranges -Red Flesh 99¢_{ea}. Boar's Head Sweet Slice Ham .. \$10.99 **Boar's Head** Smoked Gouda Cheese \$8.99_{lb.}

PRESIDENTS WEEK SPECIAL

Fresh Baked **Apple & Cherry Pies** 10 inch size \$1.00 Off **Regular Price**

for me in the toughest

its her late mother for

inspiring her to follow

her dreams and Falcet-

ti Music and her band

teacher, Mrs. Reidy,

for fostering her pas-

sion for music and op-

portunities to perform

with other musicians.

importance of music

programs in schools.

encouraging the com-

She stressed the

"It's so important.

Music, on so many

levels, you are healing yourself and

you are healing other people. It's

a platform for you to share, so let's

keep that strong. Let's keep music

Patullo had this message for her

"I just can't thank you enough

To learn more, visit carlapatullo.

for listening and giving me a plat-

form, giving me a space to share my

com, follow Patullo on Facebook, X

and Instagram or find her music on

alive in Wilbraham!" Patullo said.

fans and supporters.

music," Patullo said.

Patullo also cred-

time of my life."

FROM RANDALL'S KITCHEN **ENTREES READY TO HEAT & SERVE**

LENTEN SPECIALS

Friday Features Clam Chowder & Cheese Tortellini Soup **Fresh Grilled Salmon New England Baked Haddock**

Think Spring! Daffodils 4 Inch Pots \$3.99 **English Primrose** VIBRANT COLORS 4 inch pots \$3.99 **New Spring**

Carla her Grammy Award in munity to support a portrait taken by the them. **Recording Academy.**

PHONE 413.283.8393 Fax: 413.289.1977 Subscriptions: 413.283.8393

13

VAYS TO REACH

TURN

GOLD

INTO

CA\$H!

EMAIL Advertising Sales Jocelyn Walker jwalker@turley.com

Staff Writers Marcello Gusmao mgusmao@turley.com

> Harrison Giza hgiza@turley.com

WEB www.register.turley.com 👫 @ The Ludlow Register

The Register is published by





704 MEMORIAL DRIVE, CHICOPEE, MA • 413-377-1433 www.hannoushma.com







ALWAYS FRESH AT



631 CENTER ST., Route 21, Mass Tpke Exit 54 LUDLOW • 589-7071 • www.randallsfarm.net WINTER HOURS **OPEN MONDAY - FRIDAY 7AM - 8PM OPEN SATURDAY & SUNDAY 7AM -7PM**

Find us on facebook and You Tube



Welcome to the Ludlow Senior Center

LUDLOW - The Ludlow Senior Center's calendar is packed with many fitness programs, entertainment, education sessions, and more. Reserve a lunch in the Center's beautiful dining room complete with coffee, tea, and dessert by calling a day in advance at 413-583-3564 (call Friday for lunch on Monday).

For full program and activity descriptions and general information about what a senior center is and does go to: Ludlow.ma.us. Seniors can also "like" the Ludlow Senior Center on Facebook. A paper copy of the Senior Scene newsletter is available at the Center.

Activities Calendar: Please register in advance for items with*

Thursday, Feb. 15 8:30 a.m. Foot Care* 9 a.m. Tai Chi 9:30 a.m. Dominos 10:30 a.m. Veteran's Agent* 12:30 p.m. Hearing Clinic* 1 p.m. Mahjong 2:30 p.m. Active Yoga

Friday, Feb. 16 8:45 a.m. Boomer Bootcamp* 9 a.m. Reiki* 10 a.m. Boomer Bootcamp* 10 a.m. Blood Pressure Checks 1 p.m. Guidance by Li Grief Support* 1 p.m. Ceramics

1 p.m. Health Bones & Balance Class* 1 p.m. Magic Class

Monday, Feb. 19 Center Closed

Tuesday, Feb. 20

9 a.m. Quilting
9 a.m. Line Dancing
10 a.m. Cribbage
10:30 a.m. Gentle Yoga
12:30 p.m. Blood Pressure Checks
1 p.m. Brown Bag*
1 p.m. Western Dance Class
1 p.m. Better Together*
1:30 p.m. Bingo
5 p.m. Trivia
5 p.m. Movie: The Man Who Shot
Liberty Valance (1962)

5:30 p.m. Power Pump Class

5:30 p.m. Volleyball at East Street School

Wednesday, Feb. 21 9 a.m. Ceramics 9 a.m. Zumba Gold

10 a.m. Opera Appreciation 10:30 a.m. Healthy Bones & Balance Class*

1 p.m. Movie: The Man Who Shot Liberty Valance (1962)

1 p.m. Healthy Bones & Balance Class*

4:30 p.m. COA Board Meeting

Thursday, Feb. 22

8:30 a.m. Foot Care* 9 a.m. Tai Chi 9:30 a.m. Dominos 10 a.m. Sunshine Painting Class* 1 p.m. Mahjong 2 p.m. Book Club: The Lost Ravioli Recipe of Hoboken NJ by Laura Sheonone 2 p.m. Writers Block* 2:30 p.m. Active Yoga

*PLEASE register for Boomer Boot Camp, Healthy Bones & Balance, Foot Care, and other programs as noted by calling 583-3564

Daily Events:

Café: Monday – Friday 8-11 a.m. Exercise Room: Monday - Friday 8 a.m. – 3:30 p.m. Open until 6:30 p.m. on Tuesday Walking Club: Monday – Friday

7 a.m. and 8 a.m., leaving from the parking lot.

Menu:

Thursday, Feb. 15: Hot Dog with Roll/Baked Beans/Coleslaw

Friday, Feb. 16: Crab Cake/Sweet Potato Fries Monday, Feb. 19: Center Closed

Tuesday, Feb. 20: Hamburg Chow Mien/Rice/Mixed Veggies

Wednesday, Feb. 21: Asian Chicken Salad (contains nuts)

Thursday, Feb. 22: Birthday Lunch! Salisbury Steak/Mashed Pot/ Vegetable

Reserve a delicious \$2 lunch by calling a day ahead. Call Friday to reserve lunch on Monday.

For allergy concerns, call the Senior Center to ask about ingredients at 413-583-3564.

Safety event held at Senior Center



Submitted Photo

Massachusetts Municipal Wholesale Electric Company held an electrical and gas pipeline safety event at the Ludlow Senior Center. MMWEC's Jason Viadero (left) presented on gas pipeline safety and awareness to more than 30 seniors and Ray Gouley of the R.F. Gouley Company (right) covered the ins and outs of electrical safety. The annual event is sponsored by MMWEC.

Local woman shares her TAVR success story

PALMER— When Beverly Flamand of Ware visited her doctor about some shoulder pain she was experiencing, little did she know it would lead to two other potentially life-saving pro-



Beverly Flamand

cedures. As part of a pre-op visit to have her shoulder repaired, her doctor referred her to a cardiologist to ensure she was healthy enough to undergo the anesthesia and surgery needed to repair her shoulder.

That visit to Grace LaValley, a cardiology nurse practitioner at Baystate Cardiology in Palmer, would help to ensure that she was healthy enough to undergo the anesthesia and surgery needed to repair her shoulder. It was during that pre-op visit that LaValley, a cardiology nurse practitioner at Baystate Cardiology in Palmer, ordered an echocardiogram, a test that uses sound waves to make a moving picture of her heart, due to a murmur heard on the exam.

"Grace explained that because I occasionally experienced shortness of breath, the test was a safe way to see how well my heart was working," said Flamand. "It was the echocardiogram that showed that my heart valve was not working as well as it should. Grace explained that a TAVR procedure was recommended and that I was a good candidate for the procedure."

Aortic stenosis is a heart valve disease where the aortic valve narrows, obstructing blood flow from the heart. It is often caused by age-related calcification or fusion of leaflets, congenital heart defects, or rheumatic fever. Common symptoms include chest pain, shortness of breath, fatigue, and fainting.

"A Transcatheter Aortic Valve Replacement procedure is a minimally invasive alternative to open heart surgery in patients with severe aortic valve stenosis," said Flamand "This innovative treatment option has revolutionized the field of cardiology, providing hope for patients who are not suitable candidates for surgery. The procedure involves a valve that is crimped on the end of a catheter. This catheter is placed in a blood vessel under x-ray. The calcified valve is pushed aside and the new TAVR valve becomes functional."

"We are now doing more TAVR cases than traditional open-heart aortic valve surgery," said LaValley. "This is because TAVR has now been approved for lowrisk patients as well, whereas traditionally it was originally designed for higher-risk and inoperable patients."

Many patients still undergo open-heart surgery, often because their valve isn't anatomically suited for TAVR, and surgery remains an excellent option for some patients.

"I liked that I was going to have a minimally invasive procedure instead of open-heart surgery," said LaValley. "I was scheduled for the TAVR procedure and was home just one day later feeling great. However, a few days later I experienced some lightheadedness and went to the emergency department to get checked out. The ED was very busy, but they took very good care of me, and my daughter was allowed to stay with me. After a few tests, I was told that my heart was beating too slowly and that I needed a pacemaker. I trusted my doctors and later in the afternoon, I had the pacemaker procedure. Once again, I was back home in one day, feeling even better than before."

"My recommendation to everyone reading my story would be to get checked out, and the sooner the better. I got the best care ever," LaValley said. "The doctors and nurses were unbelievable. They saved my life and have helped me to be able to continue doing the things I love to do, like be with my family and my six grandchildren!"

LaValley, nurse practitioner, joins Dr. Brian Laliberte, chair of Baystate Palmer Cardiology, Dr. Zachry Zichittella, and Elizabeth Jarry, nurse practitioner, the team specializes in both invasive and non-invasive cardiology care, including the prevention, diagnosis, and treatment of a wide variety of cardiovascular diag-

The family of **Lourdes Santos Morais**

Our whole family thanks you for your support and kindness during this difficult time in our lives.

We also thank you for the cards and flowers sent in Lourdes's memory.

Thank you once again for your thoughts and prayers.



noses including hypertension, coronary artery disease, heart failure, and valve disease at Baystate Cardiology Palmer. For more information or to make an appointment at Baystate Cardiology in Palmer please call 413-370-7880.



Ludlow Police Department receives MPAC Certification Award



Chief Dan Valadas received the certificate from MPAC.

MARLBOROUGH – On Feb. 7, the Ludlow Police Department was awarded Re-Certification by the Massachusetts Police Accreditation Commission.

"It is my pleasure to confirm that on Jan. 8, the MPAC voted to ward Certification to the Ludlow Police Department," Rick Rathbun said in a letter to Chief Dan Valadas.

This Certification Award is based on the demonstrated performance of the police department's commitment to maintaining all certification standards established by the MPAC for the period of 2021 to 2023. This marks the third certification the department has received since 2017.

"Certification status has been awarded for another three-year period, ending Feb. 2027," Rathbun said. "The integrity vested in (Ludlow's) department continues to presume functional compliance with program standards in between assessments, which includes complying with all new and amended standards adopted by the commission."

Re-certification demonstrates the department's ongoing commitment to delivering an exemplary level of police service in the community.

"It is a lot of hard work and a department-wide effort," Rathbun said. "We commend the Ludlow Police Department for its accomplishments and applaud (Valadas) personally for (his) leadership role in the process."

"Our entire staff performs duties that affect the compliance of these certification standards," Chief Dan Valadas said in a press release. "I am extremely proud of Lt. Brennan, our certification team, and the members of the Ludlow Police



Chief Dan Valadas expressed his pride in the police department.

Department."

The police department's certification program is managed by Lt. Michael Brennan, who has been assisted by Lt. David Irwin and Officer Jerome Mayou. Sgt. Bradford Tierney has also been assigned to assist with managing the Department's Certification program.

"On behalf of the Commission, thank you for your participation in the Massachusetts Police Accreditation Program, and congratulations on another job well done," Rathbun said.

The purpose of the MPAC's certification/accreditation program is to ensure that the delivery of public safety/ law enforcement services by participating agencies is in keeping within the best-practices and professional standards of Massachusetts law enforcement agencies.

Annual Democrats Breakfast at Villa Rose

LUDLOW – The Democrats Breakfast has been scheduled for March 3, at Villa Rose Restaurant.

The annual town Democrats breakfast is back. Please join us to hear from our local elected officials, learn about the issues facing our town, and raise funds so we can support our Democratic candidates and causes.

Senator Jake Oliveira and State Representative Aaron Saunders are scheduled to attend.

Join us at the Villa Rose in Ludlow on Sunday, March 3, at 9 a.m.

Tickets are \$25 per person. The deadline to purchase tickets is Feb. 26.

Tickets can be purchased with checks payable to Ludlow Democratic Town Committee, PO BOX 512, Ludlow, MA, 01056, or through Act-Blue.

To purchase through ActBlue you must be at least eighteen years old and a U.S. citizen or lawfully admitted permanent resident (i.e., green card holder). Contributions must be made through your own funds, and cannot be provided by another person or entity for the purpose of making the contribution. The contribution must be made with your own personal credit card and not with a corporate or business credit card, or a card issued to another person.

Villa Rose Restaurant is located at 1428 Center St., and will host the Democrats Breakfast at 9 a.m. on Sunday, March 3.

"I love you."



When we are young, it seems so easy to say "I love you." This Valentine's Day, tell not only your sweetheart of your love but tell others – your mother, father, sister or brother. Maybe even a friend or a neighbor.

> Make a call, drop a note or send a card. Too often we wait until it is too late.

Then we can only wish we had said "I love you" more often.



Founded in 1932



Serving the Community for 90 years.



*Informs *Educates *Advocates

64 Sewall Street, Ludlow, MA 01056-3415 • 413-583-3581 fax: 413-547-8888 • email: Kapinosmazurfh@aol.com www.KapinosMazurFH.com

OPINION

GUEST COLUMN



How is my Social Security benefit calculated?

Dear Rusty

I appreciate your recent article dispelling the myth that politicians have stolen Social Security money.

As a Certified Public Accountant, I dispel this myth repeatedly to clients, who falsely claim SS funds have been raided. But another thing I deal with often is how SS benefits are calculated. I know the formula for determining each person's benefit amount is complex, but I have had to explain numerous times that those, who put the most into Social Security get the lowest rate of return and those who put the least in get the highest return based on the way the benefit formula is structured.

I get tired of people complaining that monthly Social Security payments are higher for retired doctors and other highly paid individuals. Can you please explain how Social Security is weighted in favor of lower income workers?

Signed Tired of the Misunderstandings

Dear Tired

Please don't be frustrated. Because of the program's complexity, Social Security is prone to misunderstanding and educating the misinformed is an important professional duty we share. Here's how each person's SS benefit is determined:

The first thing to know is that each person's SS retirement benefit is not based on their financial contributions to the program. Social Security's purpose is to provide a benefit, which replaces a portion of the person's pre-retirement income, so the SS benefit is based on actual lifetime earnings, not on the payroll taxes withheld from those earnings.

Social Security has your lifetime earnings record, obtained annually from the IRS and that record determines your "Primary Insurance Amount." Your "PIA" is initially determined in your eligibility year usually age 62 and is the amount you will get if you claim for benefits to start exactly at your Full Retirement Age.

To develop your PIA, Social Security first adjusts (indexes) each year of your lifetime earnings up to the annual payroll tax cap to account for inflation. They then select the 35 inflation-adjusted years in which you earned the most, from which they compute your average monthly earnings over your lifetime, this is called your Average Indexed Monthly Earnings. They then break your AIME into three segments, the first of which includes a majority of and possibly all of your AIME. They then take a percentage of each segment and total those three amounts to deter-Since benefits are based on earnings,

mine your PIA. The first segment is the largest and 90% of that first segment contributes most of your PIA. Smaller percentages of the other two segments (32% and 15% respectively if your AIME is higher), are then added to the first computation to arrive at your full PIA - the amount you get if you start benefits in the month you reach your FRA. Note that since most of the PIA comes from the first large segment of each person's AIME, lower income workers get a higher percentage of their lifetime average monthly amount. those with lower lifetime earnings do, indeed, get a smaller benefit than those with higher average lifetime earnings, but the percentage of pre-retirement replacement income lower income workers receive is higher than for those with higher monthly average lifetime earnings. The Social Security benefit for lower income workers is typically about 40% of their pre-retirement average

60th Anniversary of Beatles invasion



GUEST COLUMN



Gardening questions that pose a challenge

A recent visit to mom's house prompted the following question about poinsettias.

Now, don't worry, I haven't forgotten what the date is. Sure, the poinsettia hasn't been in it's glory for a few weeks now, but that doesn't mean she is going to give up on it.

You see, my mother likes a challenge, especially when it comes to plants. She wanted some advice on how to encourage new healthy growth before trying to coax it into re-bloom next fall.

Read on to learn how it's done:

In early April cut back the plant to eight inches. Fertilize with an all-purpose houseplant fertilizer once a month. New growth should appear by the end of May.

After the danger of frost has passed, move the plant outdoors. Continue to water but increase fertilization to every two weeks.

Pinch plants in late June or early July to promote bushy growth. At this time you may also wish to repot the poinsettia. Select a pot one size larger, filling around the root ball with a good potting soil.

Bring the plant indoors as temperatures

them myself, another friend, Chris, has been gardening up a storm the last few years using these bags.

She has an amazing flower border that you would think is growing in the ground, but it is a collection of dozens of bags in various sizes, holding everything from cannas to dahlias, zinnias and marigolds. She has great success with potatoes and other vegetables, too.

Read on to learn about the benefits of these bags.

I guess the one benefit that I never thought of is breathability. Because the fabric is permeable there is good air exchange, the roots grow to the edge, are air-pruned and branch out.

This is altogether different than plastic or glazed ceramic pots that don't breathe and encourage tangles of roots that encircle the pot eventually becoming bound. When a plant is root bound, it suffers until it is repotted; not so with grow bags!

Another pro would be drainage. The grow bags hold only what moisture the soil can hold and the rest of it drains away. Sure, the flip side is that you will need to water often in times of drought, but it's nice to know that if we have another summer like we did last year, the plants won't rot, either.

Other more obvious benefits include portability, heat resistance and ease of storage. If you purchase bags with handles, you can move them around the yard much easier than you could if the plants were in heavy pots.

The bags weigh next to nothing compared to clay or ceramics. Grow bags also do not heat up the way glazed or plastic pots do; roots are cooler and the plants are happier.

When the season is over, you can wash

LETTERS TO THE EDITOR

Letters to the editor should be 250 words or less in length. No unsigned or anonymous opinions will be published. We require letter writers to include his or her town of residence and home telephone number. We must authenticate authorship prior to publication. We reserve the right to edit or

withhold any submissions deemed to be libelous or contain unsubstantiated allegations. personal attacks. defamation of character and offensive

All unknown or alleged facts and quotations offered by the author need to cite credible, unbiased sources. Send letters to: The Register,

24 Water Street, Palmer, MA 01069 or email mharrison@turley.com.

The deadline for submissions is Friday at noon.

SUBMISSIONS POLICY

Readers, local merchants, institutions, municipalities, non-profit Readers, groups, and civic organizations are strongly encouraged to send The your hometown news and Register photos. News items and press releases should be sent via email to mharrison@ turley.com as an attachment AND pasted directly into the email message screen

Please send photo captions identifying all subjects in your image(s) from left to right.

We need first and last name, hometown, title if applicable, and a brief description of what subjects are doing in the photo. Email uncorrected, raw. RGB color digital photos at highest resolution directly off your camera to mharrison@turley.com.

Publicity chairpersons are encouraged to send in news about upcoming fundraising or other calendar events at least three weeks before the event

If you are having difficulty with a press release or need help, please call (413) 283-8393.

To send submissions by regular post, mail to: The Register, 24 Water Street, Palmer, MA 01069.



Please see SOCIAL SECURITY, Page 12

fall in late summer.

The poinsettia is photoperiodic, and long nights of uninterrupted darkness encourage it to bloom. In greenhouses, growers go to great lengths to withhold light, as even small amounts can delay or stop the plant from setting bud.

At home, putting the plant in the closet for 14 hours each night is your best bet. Setting a reminder alarm or making a note helps to keep on track.

Most people get on a 5 p.m.-8 a.m. schedule beginning Oct. 1 and continue it for eight-10 weeks until color shows on the bracts. Night temperatures should be no higher than 70 degrees or flowering may be delayed.

This all sounds fairly straight forward. I think the biggest frustration for her over the years has been missing a night of darkness, especially near the end of the routine.

Sometimes it works and sometimes it doesn't. Still fun to try, however.

A friend of mine recently asked what I thought of the cloth grow bags that are all the rage right now. Although I haven't used the bags and flatten to store. Most brands say that they last for four-five seasons or longer with good care.

Do some research to pair the size bag you use with the plants you are growing. A quick check gleaned that 10 gallon bags are good for three seed potatoes or a single indeterminate tomato plant. Bush type tomatoes would grow well in a seven gallon pot.

Also research the best potting soil or compost mixes to use; there are many out there. Chris uses a blend and uses organic fertilizers, crediting that to her success.

The apple may not fall far from the tree. Mom likes her challenges, and I like mine. I think trying out grow bags is in my near (gardening) future.

Roberta McQuaid graduated from the Stockbridge School of Agriculture at the University of Massachusetts. For 33 years she has held the position of staff horticulturist at Old Sturbridge Village. She enjoys growing food as well as flowers. Have a question for her? Email it to pouimette@ turley.com with "Gardening Question" in the subject line.



IN THE CLASSROOM

Paul R Baird Middle School Term 2 Honor Roll

High Honors 2030 - Jaxon A. Antaya, Leia S. Begin, Cayden P. Burns, Chloe M. Cavallo, Kristiana M. Chutkowski, Nicholas A. Del Negro, Brigid L. DiVenuto, Ana G. Duarte, Lilliana M. Dube, Cesia E. Estrada Requena, Hirad Falahatian, Viviana R. Goncalves, Skylar G. Gryszowka, Alexander J. Hamilton, Madeline L. Hardick, Benjamin D. Hill, Blake C. Housey, Calvin M. Iwasinski, Hadley V. Kaytra, Aubrey C. Keane, Jacob H. Kowalski, Natalie K. Kowalski, Lucas A. Lage, Alexander M. Linna, Ava J. Martins, Christopher J. Mathisen, Layla R. McDaniel, Carlos Merino Hernandez, Addison E. Murphy, Mariah L. Parent, Xavier C. Pereira, Ryleigh E. Picard, Maria R. Premo, Lorenzo J. Sanches, Lennox C. Schuko, Ella S. Smith, Haylee A. Sullivan, Dilara Turk, Jacoby S. Voyik, Ryan M. Whiting

Honors 2030 - Natalie P. Alvaro, Landon J. Alves, Mert C. Baytemur, Brennan M. Bishop, Jameson P. Bishop, Cora M. Blackburn, Mark A. Botelho, Haylo A. Braz, Sean X. Buchanan, Omar Y. Cancel Hornedo, Justin A. Canoa, Alex A. Castro, Matthew R. Clapprood, Alivia I. Coates, Izabella M. Collazo Serrano, Jrake P. Cullison, Ethan J. DaSilva, Marina R. DaSilva, Isabella C. Dias, Kayla J. Dias, Mackenzie P. Dion, Ivan Dong, Alexis R. Dos Reis, Casper N. Drap, Callie L. Duclos, Chloe J. Duclos, Gavin M. Elias, Mason S. Ferrabelo, Lucas P. Fialho, Mason R. Fontaine, Caleb F. Foster, Ava G. Fraga, Ava N. Gallup, Aubriella S. Garcia, Giuliana E. Goncalves, Lily A. Grassetti, Mackenzie L. Gray, Emma M. Harvey, Benny M. Hernandez Baez, Ellie M. Hua, Zachary E. Kielbania, Ella R. Kirchner, Joseph A. Klink, Samuel C. Labrie, Jahnziel Luccas, Mariah Luna, Dylan K. Maina, Aloralynn V. Maravilha, Addyson P. Mayette, Marjories K. Mercado Skerrett, Jayden A. Merceri, Makenzie A. Morin, Sofia N. Perez, Violett L. Perez, Miguel A. Pires, Arrayah S. Plummer, Alex Ramik, Aiden J. Ridolfi, Xzevio D. Rivera, Jaidielys Rodriguez Nieves, Matthew W. Ruiz, Brooke E. Ruszala, Olivia V. Sanches, Victoria M. Saraiva, Olivia D. Sekowski, Giuliana E. Serrazina, Mason B. Shute, Isabella R. Skura, Kayden J. Smith, Lorelai R. Smith, Andrew J. Surprenant, Peter A. Szewczyk, Jackson D. Teixeira, Felicity R. Tenney, Jason K. Tirado, Gracie-Ann S. Tuck, Mert Turan, Azra A. Turk, Jett C. Whitney, Jason P. Willis, Ania E. Wojcik

High Honors 2029 - Lea B. Avezzie, Lily R. Ayers, Siena F. Bahgat,Emirhan Bolat, Matthew J. Flaherty, Samantha E. Gianni, Adrienne N. Glanville, Chandler A. Gregory, Mason B. Hartzell, Theodore J. Iwasinski, Muhammed E. Karaarslan, Samson A. Laguerre, Michelle N. Larronde, Braden D. Martins, Zoe E. McCarthy, Jessica L. Opitz, Audrina M. Palatino, Bentley L. Patrone, Nora A. Pedro, Camille R. Pszeniczny, Olivia G. Reilly-Courchesne, Madelyn N. Schoolcraft, Joseph T. Toomey, Gamze S. Turan, Jonathan K. Vermette

Honors 2029 - Haley M. Adams, Makeen H. Al Sammaraee, Alanna A. Aniolowski, Liam J. Beaulieu, Quentin A. Blake, Kellan M. Boutin, Ava K. Buccacio, Sebastian P. Budzyna, Jakub Bulatewicz, Ayden P. Buttafuoco, Ava N. Carattini, Annabelle C. Davis, Mario V. Ferrero, Cameron R. Friese, Danika P. Gagnon, Chase C. Germain, Kylie A. Gregory, Samantha M. Gregory, Cora B. Hall, Damian B. Kopka, Nathan S. Line, Ava R. MacDonald, Charlotte M. Maciolek, Allie L. Negron, Thomas J. Oakley, Sienna M. Pereira, Nathan J. Ribeiro, Rhett M. Ribeiro, Fabian A. Rodrigues, Abigail M. Rosario, Cayden J. Rubasha, Ethan O. Stephens, Aubriana M. Stupak, Jake M. Tatro, McKenzie M. Tripp, Kaylie J. Voyik, Elianna C. Williams

High Honors 2028 - Isla M. Alvaro, Ella S. Belleville, Gabriel A. Bleau, Jake B. Canoa, Aubrielle G. Chappel, Karina G. Costa, Madelynne A. Dodd, Salma K. Elkhashab, Kutay Gokcek, Madelyn R. Goncalves-Korny, Jade M. Gonzalez, Leigh Anne M. Gregorio, Liam T. Hua, Kara J. Kunz, Ava K. Laing, Kamila N. Lombardi, Elsa M. Merino, Kamryn M. Murphy, Eliany C. Navedo, Brady J. Ouellette, Jasper R. Pacheco, Averie D. Picard, Marianna R. Sanches, Dylan R. Southall, Montana J. Stepanian, Edmund W. Stratton, Miles A. Stratton, Connor M. Sylvestre, Jake E. Tatlock, Morgan R. Vala, Ellie R. Vital

Honors 2028 - Roaah S. Al Jashaam, Yaa T. Amoakohene, Aroush Atif, Kariina C. Begin, Brayden M. Bishop, Makenzie M. Caron, Juliana J. Claudio, Sofia Marie F. Comi, Julianna M. Costa, Olivia R. Costa, Leila K. Cruz, Khloe B. Davis, Holly M. Dennis, Marco S. Dos Santos, Lydia R. Dowling, LeeAnna J. Ferrero, Shelby E. Girard, Milo T. Hnatow, Utku K. Kuruca, Grayson M. Kus, Ella N. Lariviere, Nicholas J. Lavertue, Sadie A. Leatherman, Mia A. Libiszewski, Bryce A. Lipson, Claire E. Maschi, Ella M. Murphy, Shaun A. Musambai, Kylani A. Orbe, Sydney R. Pereira, Angelina C. Quiterio, Alexie R. Reyes, Alia J. Rosenblum, Sergio M. Sa Leandro, Olivia R. Santos, Anthony J. Schuko, Elina J. Wright

FIRST NIGHT PREVIEW

from Page 1

9/11. Wherever I'm needed, I usually jump in."

Zrakas said that the event will feature both indoor and outdoor activities, as well as a number of vendors.

"Get ready to have a day filled with fun as we celebrate Ludlow's 250th Birthday," Zrakas said.

Beginning at Town Hall, attendees can expect to see a presentation by local wood-carving artist, Cody Stosz, from Kodiak Carving.

"Watch him share his talent as he presents a chainsaw wood-carving demonstration with a special surprise for Ludlow's 250th Birthday," Zrakas said.

Stosz will be followed by ice sculpture creator Michael Rondeau of Palmer, who will carve a sculpture specially designed for the town's birthday celebration. Vanished Valley Brewing Company will also be there with adult beverages.

"In the high school front parking lot area, you will find the Roaming Railroad train ride for families to enjoy at no charge," Zrakas said.

There will be food available for sale outside, including hamburgers, hot dogs, kettle corn and s'mores by the firepit, cooked by members of the Scouts. The Lions Club will also be in attendance with a stand for hot chocolate and coffee, as well as a food truck selling Puerto Rican cuisine. "Inside the high school, we are excited to share with you that you will find over 40 talented, local craft vendors and bakers with lots of delightful items for sale," Zrakas said.

Other food provided by non-profit organizations will include pancakes with blueberry topping, chili, chicken soup, baked potatoes, cold beverages, hot chocolate, coffee, sloppy joe sliders and popcorn.

"Picnic tables will be available outside, or you may bring your food inside to warm yourselves up in the cafeteria, where there will be many other food options," Zrakas said.

In the cafeteria, there will be a Portuguese cooking demonstration by Maria "Tia Maria" Dias. Following each of the presentations, birthday cake will be provided, donated by Chmura's Bakery.

In the auditorium, local historians and former Ludlow High School teachers Brian Bylicki and Martin Fanning, along with Chair of the Ludlow Historical Commission John Moll will hold historical presentations at 1 p.m. and 3 p.m.

The Ludlow Community Band will perform music during the presentations. There will also be a collection of photographs of the Ludlow Mills, printed from original glass plate negatives, which were donated by WestMass, presented by the Hubbard Memorial Library. bells for two minutes and 50 seconds to celebrate Ludlow's 250th Birthday," Zrakas said.

Roaming throughout the event, watch for Frozen's Elsa and Anna, who will be available for meet and greets, which will include an autograph and a photo opportunity. Interskate 91 will be there with Marshall from Paw Patrol, and there will be a Kid's Craft Corner for children to enjoy complimentary crafts.

The committee is planning a Snowman Building Challenge if there's snow leftover on Feb. 24. This is planned to be a timed family or team event,

"Start saving items to make your spectacular Snowman," Zrakas said. "Prizes will be awarded for the best creations, so get those teams together and have some fun."

The 250th Committee will also have Ludlow 250th merchandise for sale, which will include coffee mugs, hooded sweatshirts, t-shirts, knit hats, baseball caps, magnets, stickers and a special 250th Christmas ornament.

Tickets will be available for purchase for the Cabin Fever Dinner and Dance fundraiser, which will be held at the Lusitano Club on Saturday, March 9 at 6 p.m. To end the event, there will be a fireworks display at 6 p.m. "Mark your calendars to come and make memories at our Ludlow First Night event," Zrakas said. "We look forward to seeing you." First Night will be held at 488 - 500 Chapin St. on Saturday, Feb. 24, from 11 a.m. to 6 p.m., with an inclement weather date of Sunday, Feb. 25.

Springfield Garden Club presents program on designing for Festival of Flowers

SPRINGFIELD – The Springfield Garden Club will host "Interpreting Art in Flowers, for the Festival of Flowers", presented by Springfield Garden Club members, on Friday, Feb. 16 at 11:30 a.m. The event will be in person at the Barney Carriage House at Forest Park.

Have you been inspired by the beautiful designs created for the Festival of Flowers? Would you like to be part of it but wonder how to put it all together? Our own members will show past designs and share how they choose from the available art works, select their plant materials to interpret the art, and design the final creation.

The 11th Annual Festival of Flowers will run from April 4-7 at the Springfield Museums. Objects in the art, science and history museums will be creatively interpreted by talented florists and garden club members.

The meeting will be held at the Carriage House at the Barney Estate, Forest Park, 300 Sumner Avenue, Springfield. Luncheon will be provided, including gluten free options, beginning at 11:30 am. Guest fee is \$5, and tickets are available at the door or on Eventbrite.

Liotaly

The Hampden County Sheriff's Department will be there with their Mounted Patrol, as well as Lupa Zoo, with some animals from the zoo. The Valley's Classic Hits, local 97.7 FM, will also be on hand, playing some classic hits.

"At 2:50 p.m., listen carefully as some of our Ludlow-based churches and the Ludlow Clock Tower ring their For more information on this and other Springfield Garden Club events go to www.gcfm.org/springfieldgardenclub or visit them on Facebook at https://www. facebook.com/SpringfieldMAGardenClub/.

Madhukar R Medipally, DMD

534 Center Street Ludlow, MA 01056 (413) 583-2070 T (413) 583-6027 F

FAMILY DENTAL PRACTICE

Accepting New Patients Including Commonwealth Care Alliance Mass Health (Under 21) And Nearly All Dental Insurance Plans. info@drmedipally.com

Are you having difficulty communicating with your partner, struggling with boundaries, and healthy relationships?

We invite you to join us Friday afternoons from 1-2:30 pm to explore these topics and more.

This group will be held in zoom, is educational, confidential, and free.

Please contact Pat James 413-726-8661.



DRAMA CLUB from Page 1

as that worked better for the cast members. Though Bernard was eager to continue as the club advisor, scheduling conflicts with her position as cheer coach led the club to reach out to Emily Conroy to co-direct with Bernard.

"The students originally reached out to me because I have a lot of Broadway-themed stuff in my classroom, so they thought I would be a good fit to run the club with Ms. Bernard, who did it last year," Conroy said.

Conroy currently teaches history, but before she graduated from the high school in 2017, she was a part of the drama club. Conroy said she was "super excited" to come back to the club as a staff member and director.

The club also established officer positions to help the club run more smoothly from year-to-year. Day was made president, with Alexis Urban as vice president, Celine Johnson as secretary, Peyton Brennan as treasurer and Ava Augusto as media manager, who provided rehearsal photos.

Day said that in addition to the work of the advisors and officers, it's a team effort to get the show up and running.

Everyone was very happy with the production of "Clue" that the Drama Club put on this winter. Bernard described the show as "amazing," and Conroy said it was "incredible."

"Everyone was on top of their lines," Day said. "If there were any mishaps with a line getting skipped, people were on their game figuring out how to get back on-script. The set changes were fantastic, the set looked amazing, lighting and sound was great; I thought it was a great show, and a lot of fun to be in."

Members of the club shared how important it is to have theatre as a part of school. Conroy mentioned that, as a history teacher, she tries to incorporate historical plays into her lessons, and that appreciated the way that theatre brings



Club President Caitlyn Day, in costume as Professor Plum.

together students, faculty and residents both in and out of town.

"Art is so important, whether it's theatre, drawing and painting," Conroy said. "I love theatre because it helps kids express themselves. It helps kids feel like they belong because we become a family.

Day said that the club provides an environment for students to feel welcome at school and gives them a sense of belonging.

"Not every kid is going to be great at sports and excel on the basketball court or something," Day said. "Theatre and drama club has a spot for everyone who wants to have a creative outlet. If you want to act you can be up onstage; if you want to paint or draw you can help make the set; if you want to work on lighting design you can help with the technology; or if you want a challenge, you can help backstage. There really is space for evervone to participate and feel welcome, and so many talents and skills can be



The cast rehearsed "Clue" in front of their colleague, (from left) Celine Johnson, Eris Learned, Caitlyn Day, Josh Rousell and Jack Favata.



Caitlyn Day and Jack Favata read lines in the high school auditorium.

cherished and praised."

The club is already talking about their next play. Though the students still have to vote on what the next production would be, Conroy shared that it might be a musical.

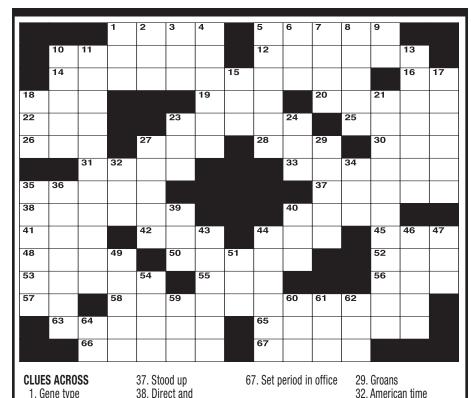
You can find out more about the Ludlow High School Drama Club by visiting their Facebook page.





Kylie Roach and Jack Favata dressed as Mr. Boddy's staff members, Yvette and Wadsworth.





1. Gene type 5. Persian male given name 10. Type of protection 12. Cloud 14. One who returns to life 16. Gym class 18. General's assistant 45. Macaws (abbr.) 19. Baby's dining accessory 20. Enchantress 22. Prefix denoting "in a" 23. Spiritual leader 25. Cavities 26. Relative biological effectiveness (abbr.) 27. Foot (Latin) 28. Sweet potato 30. Pharaoh of Lower 63. Set of five Egypt 31. Land 33. More inquisitive 35. Dog breed: __ Apso 66. Dummies

(abbr.)

skirt

are two

have

record

uninhibited **CLUES DOWN** 40. Authorless 1. DC Comics superhero 41. Blocking type of 2. Brew drug (abbr.) 3. Play 42. Retrospective 4. Single-celled animals 5. Rough to the touch analysis (abbr.) 44. Root mean square 6. Small island (British) 7. Often noted alongside cons 8. Preparation of 48. Actress Remini 50. Polynesian wrapped rootstock 9. Atomic #44 52. City of Angels hoops 10. Egyptian unit of team (abbr.) capacitv 53. Fitzgerald and Baker 11. About secretary 13. Particular groups 55. Bowling alley must-15. Poke fun at 17. Make certain that 56. A way to cool down something occurs 57. Ethnic group in Asia 18. Financial term 58. A way to alter 21. Justify 23. Arbiter 65. Removes from the 24. 007's creato 27. Czech name for Prague

34. No seats available 35. __ Stahl, journalist 36. Cleft lip 39. Talk incessantly 40. Expresses atomic and molecular weights (abbr.) 43. A part of a river where the current is very fast 44. Curdled milk 46. Running competitions 47. A team's best pitcher 49. Carthaginian explorer 51. World-renowned city 54. Most common Japanese surname 59. The bill in a restaurant 60. They 61. City of Angels football team (abbr.) 62. Distinctive practice 64. One quintillion bytes

Club president Caitlyn Day and Alexis Urban-Sunter tried on their costumes as Professor Plum and the Singing Telegram.

In costume as Mr. Green and Mrs. White, Pevton Brennan and Eris Learned signaled to the camera.



Club Advisor Adelei Bernard took her turn working the sound booth

ANSWERS ON PAGE 16



A TURLEY PUBLICATION | www.turley.com

SEND US YOUR SPORTS SUBMISSIONS

www.sports.turley.com

Strong start leads Lions to win



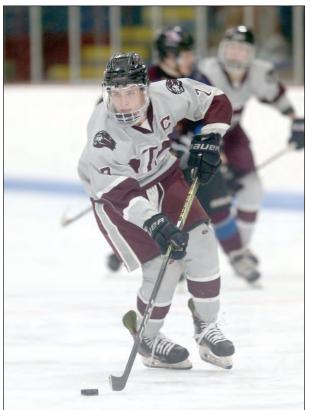
Tanner Severyn emerges with the puck.



Cody Sanderson sprints up the ice.



Trevor Goff looks to flick the puck by an opponent.



Brice Pereira eyes the goal as he passes into the offensive zone.

LUDLOW - The Ludlow High School hockey team needs a win or a tie to qualify for the state tournament after defeating Chicopee 6-2. The Lions got three goals in the first period to jump out to a big lead. Owen Kumiega and Tanner Severyn had two goals each in the win. Ludlow heads toward its final game with an even record of 8-8-2 with a matchup this week with West Springfield remaining.



Turley photos by David Henry www sweetdoophotos com Nick Deroin wrists the puck away.

Ludlow boys falter in second half

By Tim Peterson Sports Correspondent

skills a lot both offensively and starters were sophomore's Jake postseason tournament."

"Sebastian and Ozzy aren't

Meacham (14 points).

defensively," Dreher said. "He's Beaupre (16 points), who's Col-a three-sport athlete, so he's nat-in's younger brother, and Austin ed Monson, 52-43, at home last February, needed to win their final five games to clinch a berth in the Division 3 state tournament Ludlow head coach C.W. Zimmer, who's a Monson resident, is hoping his squad can move from the Tri-County North League into the Bi-County West, which is Monson's league, next year. "The Bi-County West would be an ideal spot for us," Zimmer said. "We took one on the chin tonight, but I think we can compete with the teams in that league. We're losing six seniors, but we'll have a bunch of returning players next year." The Lions six seniors-Dan McKenney Jr. (12 points), Mathis Fitzgerald (5 points), Stephen Goodreau (4 points), Daniel Krutka (2 points), Andrew Provost, and Luca Martins, were also recognized during the ceremony.

Ludlow sophomore Giovan-Ludlow (5-11), who defeat- ny Acevedo scored 10 of his 12 points against Monson during

MONSON—The first 16 minutes of the boys' varsity basketball game between Ludlow and Monson was a very close affair. The non-league contest turned into a one-sided affair in the second half.

The Mustangs scored the first 13 points of the third quarter and celebrated a 77-54 senior night victory over the Lions at Michael J. Kane Gymnasium, last Wednesday night.

"I told the guys in the locker room at halftime that we needed to use our transition game a little bit more during the second half and that's exactly what we did," said Monson head coach Zac Dreher. "We might not be a very tall team, but our guards are very quick."

One of the Mustangs starting guards is senior Colin Beaupre. who finished with a game-high 20 points.

"Colin has improved his

urally athletic. He's also a vocal leader. Sometimes when I call a time-out, he takes over in the huddle because he knows what we need to do on the court. I rely on him a lot and we're really going to miss him next year."

Beaupre was honored during a pregame ceremony, along with classmates Sebastian Nava, and Ozzy Nieves.

"The three seniors are very special to me," said Dreher, who lives in Ludlow. "I was the j.v. coach five years ago before becoming the varsity coach. We kind of grew up together as a group. It has been a lot of fun coaching them."

Nava (3 points) and Nieves (2 points), who are normally reserve players, started on senior night in place of junior Shane Szado and eighth grader Trey Dillahunt, who scored 17 of his 19 points during the second half. The other two Mustangs

normally starters, so it was nice

being on the court with them at the start of tonight's game," Colin Beaupre said. "It's also a lot of fun playing basketball with my younger brother Austin, Shane, and Trey. I wouldn't want to play for any other basketball team."

The Mustangs (13-4) should be one of the eight teams competing in the upcoming Western Mass. Class D tournament. They've already clinched a berth in the Division 5 state tournament. The last time that Monson qualified for the postseason tournament was in 2020.

"This is the first time that we're going to be playing in both the Western Mass. and state tournaments," Dreher said. "The guys are very excited about it. We're hoping to play a couple of home games in the

the first half.

With the help of a foul-line jumper and driving lay-up from Jake Beaupre, along with another lay-up from Meacham, the Mustangs scored the first six points of the game.

The home team also held a 10-4 lead before the Lions battled back.

Ludlow closed the gap to 14-13 following back-to-back 3-pointers from the left side by sophomore guard's Cam Lyman (5 points) and Jackson Mateus (8 points).

The Lions, who were trailing 20-13 after the first eight minutes, outscored the Mustangs, 20-14, during the second quarter.

With 3:30 remaining in the first half, Acevedo buried a 3-pointer tying the score for the

> Please see **LUDLOW BOYS**, Page 10



Ryleigh Remillard tries to corral the ball and go on a breakaway.



Aneysha Donais launches a long pass.

Lions offense improves

LUDLOW – Despite a defeat against Southwick Regional last Thursday night, Ludlow High School girls basketball had an improved offensive output in a 65-43 loss. The Lions had been largely held below 40 points for most of the season. Their 43 points in the game was their second highest of the season this year. Ludlow has two games remaining in the regular season, plus a pair of nonplayoff games.



Turley photos by Gregory A. Scibelli **Reese Carroll lifts a shot after an offensive rebound.**



Ava Freise makes a jumping backward pass.



Kayliana Moret drives to the hoop.

Bonsignore opens season with second-place finish

NEW SMYRNA, FL – Justin Bonsignore drove the No. 51 Phoenix Communications modified to a second-place finish in Saturday's NASCAR Whelen Modified Tour opener at New Smyrna Speedway.

Bonsignore qualified fourth and ran inside the top-five for the duration of the race. After a pit stop in the final 20 laps, Bonsignore raced from fifth up to second, trying to chase down Ron Silk in the final laps. Although he closed in, he had to settle for second. The run opened the 2024 season for Bonsignore, who will chase his fourth NASCAR Whelen Modified Tour title in the Ken Massa Motorsports machine this season. "We were just a little bit too snug on both sets of change tires," Bonsignore said. "All in all, it was a really good night to start the year. We have to thank Phoenix Communications for everything they do for our team and Ryan Stone and the pit crew for a great job with a brand new car they built over the winter. It takes a lot to come down here to Florida to open the season. We will try and build off this and get better with this new car." Justin Bonsignore will return to the track driving the No. 30 for Rette Jones Racing in the ARCA Menards Series season opener at Daytona International Speedway on Saturday, February 17. The NASCAR Whelen Modified Tour is back on track at Richmond Raceway on Friday, March 29th,

T-Birds wins on 'Ice-O-Topes' Night

SPRINGFIELD – The Springfield Ice-O-Topes (22-19-3-2) rebounded from a 1-0 deficit to knock off the Hershey Bears (37-9-0-2) by a 6-3 score before a sold-out Mass-Mutual Center crowd of 6,793 on Saturday night.

Neither team could find a firm offensive footing in the opening half of the first period, with both squads going 0-for-2 on their first two power play chances. 20 seconds after Hershey's second man-advantage expired, the visitors finally got the game's opening goal as veteran Garrett Roe crashed the top of the crease to jam a rebound through Malcolm Subban at 14:02 to make it 1-0 for the Bears. The Ice-O-Topes' second power play came and went, but like the Bears, continuous offensive pressure paid off less than 30 seconds after the advantage concluded. Adam Gaudette made a quick change of direction at the top of the slot area before funneling a shot toward the goal. Zach Bolduc made himself available for a deflection at the edge of the crease, and the rookie executed to perfection, squeezing it past Clay Stevenson to tie the score at 17:48. With the game tied at 1 after 20 minutes, the 'Topes parlayed Bolduc's goal into a firestorm of offense in the middle frame. It began just 2:55 into the second, as Mathias Laferriere dropped a pass in the left circle for Keean Washkurak, who curled the puck to a better shooting lane and snapped a wrister through Stevenson's five-hole to make it a 2-1 game. 1:35 later, Gaudette was in the middle of the action once again. After Hunter Skinner whipped a pass off Gaudette's foot deep in the left-wing corner, Matthew Peca pushed a second-chance shot wide of the goal. With Stevenson still trying to recover back in front of the net, Gaudette used the opportu-

nity to bank it off Stevenson's pants and into the twine to extend the lead to 3-1. With the tally, Gaudette vaulted himself back to the top of the AHL goal-scoring race with his 25th of the season.

After a quiet stretch of play yielded nothing on the scoreboard, Hugh McGing changed things with a determined rush deep in the Hershey zone. McGing's pressure caused a mishandle between Stevenson and Dylan McIIrath, and McGing was there to jab a backhander through Stevenson, making it a 4-1 game at 15:24. The pesky winger now has seven points over his last seven games.

Former T-Bird Jake Massie gave Her-

LUDLOW BOYS from Page 9

second time at 27-27. Then Colin Beaupre made a baseline jumper and Dillahunt followed with a lay-up.

Acevedo scored the Lions next six points. He was fouled while making an inside basket. His bonus free throw gave the Lions a 33-31 lead for the first time with 1:06 left.

In the final seconds of the first half, Colin Beaupre made a 3-pointer which gave his team a slim 34-33 halftime lead. "I thought my team competed very hard in the first half. Then we struggled in the second half," Zimmer said. "Monson put on their track shoes after halftime. They just beat us up and down the court." Dillahunt made three fastbreak lay-ups and a 3-pointer, as the home team built a 47-33 lead during the first three minutes of the third quarter. Jake Beaupre also scored a lay-up hoop during that span and his older brother made a pair of free throws. The Mustangs, who led by as many as 21 points, outscored the Lions, 29-11, in the third quarter. Holding a 60-44 lead at the start of the fourth quarter, the home team continued to pull away during the final eight minutes.

shey a much-needed reply with a one-time shorthanded goal at 17:42, set up by Jimmy Huntington, and the defending champs were back within two heading into the third.

Chances heavily favored the Bears in the third to the tune of an 18-5 shot discrepancy, but Subban and the defense bent without breaking, and Will Bitten added some extra insurance, beating Stevenson on a break-away backhander through the wickets at 10:54 to make it 5-2.

The Bears' power play would not allow the game to end quietly, as Alex Limoges redirected a Mike Vecchione shot through Subban at 13:30 to cut the lead to 5-3. However, in the end, the visitors ran out of time, and Dylan Coghlan snapped a 15-game goal drought by drilling an empty net with 48.6 seconds to play to make it four consecutive wins on Ice-O-Topes Night for Springfield.

Springfield next takes its game down to Charlotte for a two-game set against the Checkers inside Bojangles' Coliseum next Saturday and Sunday, Feb. 17-18. Puck drop for both games is set for 4 p.m. in North Carolina.

Railers pick up win over Mariners

ers have been imperfect, but indefatigable.

Twenty-fours after squandering a three-goal lead and losing in overtime to the Maine Mariners, 5-4, Worcester bounced back Saturday night with a strong effort and a 3-2 victory that was not easy.

Games with Maine never are.

The Railers took a 2-0 lead late into the third period on goals by Artyom Kulakov and Anthony Repaci, then Maine closed the gap on William Provost's goal at 12:57. Given the unhappy endings of Worcester's two previous games with the Mariners, things looked shaky; even shakier when Trevor Cosgrove was called for high sticking at 17:50.

However, Jake Pivonka hit an empty net at 18:54. Sigh of relief?

Not quite. With goalie Shane Starrett on the bench and Cosgrove still in the box, Ethan Ritchie made it 3-2 with 37 seconds left. The Railers kept Maine bottled up in its own zone for the duration,

WORCESTER – This season's Rail- however, and came away with two pure points.

> Coach Jordan Smotherman was not surprised with the way his team responded.

> "We love our room," he said. "You could tell (Friday) night, even after the game before they left, that the guys were ready to go. That's one of the biggest differences between last year's team and this year's — these guys really want to be here."

> The victory extended Worcester's points streak to four games. The Railers have earned seven of eight points in that time and have 48 points overall. That is five more than both Maine and Trois-Rivieres, tied for fifth.

> Kulakov gave the Railers a 1-0 lead at 5:52 of the second period as he fired a 35-foot wrist shot past Starrett through a screen. Ashton Calder set him up with a great pass from the right side. Repaci scored shorthanded at 15:04 on a deflection in close.

John Muse improved his record to

9-3-1 with the win. He stopped 26 of Maine's 28 shots. Worcester has earned 19 of a possible 26 points with Muse in goal, a .731 winning percentage.

The triumph sent the Railers off on the longest road trip, time-wise, in franchise history. They will play six games in Florida, three in Orlando against the Solar Bears, then three in Fort Myers against the Florida Everblades. Worcester will be gone for 14 days and does not play another home game this month.

Florida in February - almost every New Englander's dream. Smotherman was asked if he was concerned that the Railers will look at this as a vacation, not a work assignment.

"One hundred percent," he said. "I've been the guy on the Florida trip before. I know how that works, but we trust our group, and that's the other part of it. They are professionals. They need to be professionals. Everything that we've seen so far is that they've bought in and they want to win hockey games."

which would be of comparable distance off the street as the other poles in the line. He said that the pole is being installed in order to run wiring into the affordable housing development being constructed at that address.

wBonner clarified that he had seen where the plans were for the curb cut but could not speak to what kind of materials would be affixed to the pole.

One resident asked about the production of other poles associated with the project, but Bonner said he could not speak to the project on 188 Fuller St. and was only at the meeting to petition for the one pole.

Whatever happens inside 188, I can't speak to. I don't know," Bonner said.

Other residents expressed confusion about receiving the notification, but Selectman Derek Debarge clarified.

"It's a normal process for abutters," Debarge said. "Any time a pole gets put in, no matter where it is in town, what street it's on, the abutters get notified so that they can come in and do exactly what you're doing, asking questions, but it's very normal.'

The Selectmen approved the new pole on Fuller Street.

Freedom Credit Union holding 'Month of Giving' campaign

Donations to benefit the Foundation for TJO Animals and Franklin County Regional Dog Shelter

SPRINGFIELD - Through Feb. 29, Freedom Credit Union is inviting its members, employees and community to "Paws for a Cause" and make cash donations to benefit the Foundation for TJO Animals in Springfield and Franklin County Regional Dog Shelterin Greenfield.

"These amazing institutions provide food, water, shelter and a variety of critical services for thousands of animals in our region every year," said Freedom Credit Union President Glenn Welch. "They rely on donations to help fund everything from veterinary care to toys and bedding for the animals' comfort and enrichment as they wait to find their forever homes."

The Thomas J. O'Connor Adoption Center provides animal shelter and adoption services for the cities of Springfield, Chicopee and Holyoke. The Foundation for TJO Animals was formed to allow the group to better serve the shelter animals in their care through medical treatments and rehabilitation. This veterinary care allows pets to be brought to the adoption floor to hopefully find their forever homes.

The Franklin County Regional Dog Shelter is a volunteer-led group serving the communities of Franklin County. Its mission is to protect and improve the lives of stray, lost and unwanted dogs by offering a welcoming facility, providing care and finding good homes for each animal.

'We encourage you to donate directly to these organizations or at any of our branches through Thursday, Feb. 29," Welch said. "Let's make those tails wag!'

Е

OECFLDPBI

TB

SELECTMEN from Page 1

partment accompanied a representative from our owner's project manager and the radio's contractor, and they stepped in every quarter square mile grid of this town, which was quite a process. We do have some very remote areas in town, and they got to them all."

Police Chief Dan Valadas praised the contractor and thanked Pease for his work on the committee.

'Being the chair, he was the point of the spear," Valadas said, going on to thank Jodi Zepke, the schools' Director of Information Technology Mike Assaf, Deputy Chief Lavoie, and Lt. Brennan.

"I one day asked the owner of the company, Marcus Communications, that installed the system, 'what are we looking at here?" Valadas said. "When we're done and the town spends over \$4 million, how good is the system that we have?""

Valadas said that the town now has four channels for its emergency services and boasts a digital system that's only available in about 30% of the entire country.

"I think what we have now, we can all say that it puts our public safety responders in a much safer place, as well as the citizens," Pease said. "One of the most critical points of our emergency services are communications; we need reliable communications to get the job done, and we do have that now."

Valadas and Pease were also happy to announce that a portion of the funds allotted to the project that were not spent can be reallocated to the town, which Town Administrator Marc Strange said have to be allocated to a project with a comparable expected useful life.

'What we're proposing is to use those funds for Mill Side Drive because we've got a \$3 million Mass Works grant, and it looks like the cost of that is going to be more than \$3 million," Strange said.

Fuller Street Pole

Don Bonner approached the board, representing Verizon, in order to petition for a new pole to be added to Fuller Street.

'The purpose of this pole is to service a new development that seems to be going in at 188 Fuller St.," Bonner said. "It looks like it's going to keep the span up above where the driveway is so everything can get in and out safely.

Bonner described it as a midspan pole,

Nelcome Dr. Pouliot is a board-certified Optometrist who joined CL Kelly & Velazquez Eye Center EPOLFDZ LPCTZDBF

from the Ramapo College of New Jersey with a Bachelor's degree in Biology. She received her Doctorate degree from the Pennsylvania College of Optometry at Salus University.

Dr. Pouliot has had over two thousand patient encounters upon completion of her clinical externships in the following specialties:

- Contact Lenses (Jacksonville, NC)
- Ocular Diseases (Johnson City, TN)
- VA Hospital (St. Cloud, MN)

in January 2024. She graduated

• Low Vision Rotation (Philadelphia, PA)

Dr. Pouliot has a special interest in ocular/systemic diseases and other ocular emergencies. She is a member of the American Optometric Association and the Massachusetts Society of Optometrists. She is a native of the Pioneer Valley. She enjoys traveling and spending time with friends and family.

KELLY & FLAZC

Accepting New Patients

PETER J. KELLY, M.D. LEONARD J. VELAZQUEZ, M.D. DENNIS M. DORANS, O.D.

1504 North Main St., Palmer, MA 01069 • 413.283.3511 • fax 413.283.5396 • 362 Sewall St., Ludlow, MA 01056 • 413-589.7308 • fax 413.547.8933

OBITUARIES

DEATH NOTICES

Francis Stephen "Steve" Mercier Died Jan. 23, 2024 Services Sat., Feb. 17, 2024 Beers and Story Funeral Home

The Ludlow Register OBITUARY POLICY

Turley Publications offers two types of obituaries.

One is a free, brief **Death Notice** listing the name of deceased, date of death and funeral date and place.

The other is a **Paid Obituary,** costing \$225, which allows families to publish extended death notice information of their own choice and may include a photograph. **Death Notices & Paid Obituaries** should be submitted through a funeral home to: obits@turley.com.

Exceptions will be made only when the family provides a death certificate and must be pre-paid.



Francis Stephen "Steve" Mercier Francis Stephen "Steve" Mercier of Belchertown, Massachusetts, and Estero, Florida, passed away unexpectedly on Jan. 23, 2024.

Steve was born in Cambridge, Mass., on Jan. 27, 1943, to Eugene Mercier and Gabrielle (Prairie) Mercier. He attended Trade High School in Springfield. His commitment,

determination and honorable work ethic would later lead him to become the proud founder and owner of Steve's Alignment and Brake. It was soon clear by the following of his loyal customers that Steve was born to be the amazing auto mechanic he became, which led to a thriving business. He was highly respected by his customers, many of which became friends.

Steve was a hard-working man, always working tirelessly to support his family and serve his community. His love for his family was evident in the endless effort he put in every day to ensure they were taken care of in every way. He was a man of genuine honesty, ethical character and principle. He was always a man of his word. He was tough but he had a soft side to him, albeit often reserved for those closest to him, a trait that became more pronounced over the years and something his loved ones enjoyed watching as it unfolded. He had an amazing love for, and life with, his beloved wife Penny. The way he stepped up and took care of her when she became ill is something his daughters will always admire him for. After her passing, Steve showed up every single day for his daughters and grandchildren as if Penny was still guiding him.

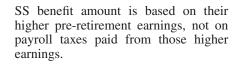
Some of us are lucky to find love once, but Steve was blessed to have found it a second time with Denise Tabor, his partner for 15 years. Together they shared a life that brought them joy. Denise continued to guide him in life and took extremely good care of him. Something his daughters are grateful for.

In his early years, he was a dirt bike rider and quite the hill climber. He was a great skier, spending countless winter weekends with his daughters on the slopes. He loved boating and met several of his life-long friends while cruising along the Connecticut River. He was a very talented wood worker, spending countless hours in his wood shop building beautiful furniture pieces, including his great grandson's special bed. He also

SOCIAL SECURITY from Page 6

monthly income, while those with higher lifetime average earnings may get a benefit as little as 20% of their average monthly pre-retirement earnings.

In that sense, the Social Securibenefit formula is progressive and weighted in favor of lower income workers. Nevertheless, albeit a smaller replacement percentage, higher income workers receive a higher monthly SS benefit because of their higher lifetime earnings. Even so, those higher earners did, indeed, contribute more payroll taxes from their higher earnings. So, each person's SS retirement benefit amount is a percentage of their pre-retirement income. Coincidently, those with higher pre-retirement income also contributed more to the Social Security program than did those with lower earnings. But their higher



The Association Mature Citizens Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. This article is intended for information purposes and does not represent legal or financial guidance. It presents the opinions and interpretations of the Association Mature Citizens Foundation's staff, trained and accredited by the National Social Security Association To submit a question, visit amacfoundation.org/programs/social-security-advisory or email us at ssadvisor@amacfoundation.org. Russell Gloor is a Social Security advisor for AMAC.

Patients sought for clinical trial investigating sleep apnea treatment

Researchers create pill to treat sleep apnea

SPRINGFIELD – If you are one of the approximately 39 million U.S. adults with sleep apnea, but cannot tolerate its treatment using a CPAP machine, there may be an answer to your problem.

Researchers at Baystate Medical Center are looking for patients to participate in a clinical trial to see whether a pill to treat sleep apnea is safe and effective.

For years, researchers have been trying to come up with a pill to treat sleep apnea.

"While it is likely that medications will not fully treat obstructive sleep apnea, there is hope that it can lead to at least a partial improvement of symptoms and less risks of untreated sleep apnea. So far, the most promising medications have been ones which reduce the relaxation of the tongue helping to keep the airway more open during sleep, but they work best when combined with other medications that help stabilize sleep," said Dr. Karin Johnson, director of the Baystate Health Sleep Program.

One possible drug is getting closer to becoming a reality. Late in 2022, Apnimed announced the results of their phase 2 randomized trial studying a new drug combination, AD109, demonstrating initial success in decreasing the number of blockages in the airflow in patients with OSA and improving their fatigue scores. The drug combines atomoxetine, a medication that has been used for many years for ADHD, with aroxybutynin, a new formulation of oxybutynin, a medication that is used to treat overactive bladder.

Apnimed recently opened their phase 3 trial, LunAIRo, which is currently enrolling patients into a one-year study to confirm the safety and efficacy of thismedication. LunAIRo is a placebo-controlled trial, meaning active medication in some patients will be compared to a sugar pill.

"Baystate Medical Center is excited to be part of this study that will hopefully bring a new treatment option to our patients with OSA. By taking part in this research, patients have the opportunity to be the first to try this potential treatment and help advance science. No insurance coverage is needed, and all study costs are covered," said Dr. Johnson, the site's primary investigator.

Obstructive sleep apnea is a highly prevalent disorder and millions of Americans are still underdiagnosed. There is a wide range of ways that patients can present with OSA. Patients with OSA often have nighttime symptoms that include loud snoring, pauses in their breathing, gasping or choking, difficulty maintaining sleep, urinating multiple times per night, and waking unrefreshed or with headaches. Daytime symptoms can include sleepiness or fatigue, difficulty concentrating or remembering, poorer mood or irritability. Some patients aren't bothered by symptoms, but their OSA can increase blood pressure, make it harder to control their diabetes, and increase their risk of heart attacks, strokes and dementia.

The primary treatment that works well for many patients is continuous positive airway pressure, or CPAP. It uses pressurized air to blow the tongue and upper airway open to prevent collapse that leads to snoring and blockages in the airflow in obstructive sleep apnea. While CPAP has improved considerably over the years with silent equipment, better fitting and more comfortable masks, it is still not for everyone. Some patients can benefit from other treatments including mandibular advancement devices, mouth guards that hold the lower jaw forward, or surgical treatments including Inspire, an implanted stimulator that causes the tongue to move forward as you breathe at night. Baystate is looking for adults with OSA who have not used CPAP for at least three months or no longer have a CPAP machine at home and have sleepiness or fatigue related to their OSA. The trial will involve several sleep studies and assessments throughout the year. Patients who are interested in learning more about participating in the study can visit www.BaystateHealth.org/SleepStudy.



loved to travel and explore. Cancun, Mexico, had a special place in his heart, where he was known as Señor Esteban to the locals. He traveled there for many years, making the most amazing memories with family and friends. Upon retirement, he took up golfing. He would be the first to admit he was

not the best at it, but he enjoyed it very much and made it his mission to perfect his game. He even got a hole-in-one this past fall. When you are continuously doing the things you love that bring you joy, and surround yourself with the people you love, that is the only perfection needed in life, and Steve had just that.

For anyone that knew him, it goes without saying that he was a beer man. If you were stopping by to say hello to Steve, anywhere or anytime, he was going to offer you a cold one, whether it was from his fridge or a cooler he always had with him. We would like to think that if Steve could tell us one last thing, it would be to "show up for life" and make sure to "rock and roll with the ocean". Steve will forever live on in the hearts of those who loved him.

He is survived by his daughters: Karen Mercier and her partner Christopher Bernardos, and Stephanie Chapin and her husband Robert Chapin, his beautiful grandchildren: Amanda Nacsin and her husband Eric Nacsin, Colin Vigneault and partner Mia Rizzo, and Kyle Vigneault and wife Natasha Sankalia as well as his great grandson, Lincoln Nacsin. He will be missed dearly by his sweetheart Denise, and all her family that embraced him with open arms. He grew very close to Denise's children and grandchildren and enjoyed the time he spent with his extended family very much. Steve also leaves his sisters-inlaw, brothers-in-law, several nieces and nephews, and many life-long and new friends, all of whom will miss him.

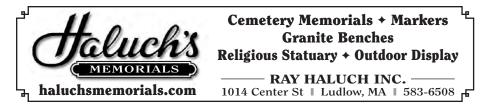
Steve was predeceased by his wife Penelope Mercier, his sister Claire Gurley and his son-in-law Kevin Douville.

Services will be held on Sat., Feb. 17 to celebrate the life well lived of Steve. Calling hours will be at Beers and Story Funeral Home, Belchertown, from 10 a.m.-12 p.m. Following the services, family and friends are welcome to celebrate Steve at the Ludlow Country Club where we can gather and share our fondest memories of Steve.

LUDLOW MEMORIAL COMPANY INC.

Celebrating over 60 Years in Business ~ The Trusz Family

Benches & Statues & Monuments & Custom Design Work
Plot Maintenance & Bronze Plaques & Cleaning & Markers & Vases
On-Site Lettering & Restorations & Cemetery Signage & Granite Signs
201 East St., Ludlow, MA 01056 & www.ludlowmemorialcompany.com 413-589-7564 Office & 413-589-7588 Fax & 413-531-5360



Please Remember to Recycle this Newspaper

DATEBOOK

The Knights of Columbus corned beef and cabbage dinner will take place on Saturday, March 9 at 5 p.m. at the St Elizabeth Pastoral Center.

Tickets are \$20 (dine in and take out) and will be sold after masses starting the weekend of Feb. 17 and 18. The cut-off date is March 4 for tickets. Tickets are limited and will not be sold at the door.

Tickets may be purchased after Feb. 17 by calling Jim at 547-8822, Dave at 427-6584, or Tony at 364-6518.

It will be a fun filled evening with a great dinner, raffles and entertainment!

Do you have a local event or activity to publicize? Please send the information as either a Word doc or plain (no bold text or other formatting) email text (no PDFs, please and do not use all uppercase (i.e. UPPER CASE) by 5 p.m. Friday. At least two weeks prior to the event is encouraged. Send your community events to pressreleases@turley.com.

ONGOING

SENIOR BINGO: Hosted by the Indian Orchard Citizens Council 3:30-5 p.m. every Monday. Free to play with great prizes. For more information, call 413-209-8240.

THRIFT SHOP: Now open at St. Gregory Armenian Church, 135 Goodwin Street, Indian Orchard, 9:30 a.m.-12:30 p.m. every Saturday offering quality items at affordable prices. Gentlyused clothing and accessories, household items, books, children's items, collectors' items and more are available. For more information, call the church office at 413-543-4763.

CHESS CLUB: Open to residents of all sur-

rounding communities 5:30 p.m. every Tuesday at the Indian Orchard Citizens Council, 117 Main St. For more information, contact the IOCC at 413- 209-8240 or indianorchardcitizenscouncil@gmail.com or stop in during operating hours. Follow the IOCC on Facebook and Instagram.

LUDLOW SENIOR CENTER 55 AND OVER CO-ED VOLLEYBALL LEAGUE: At East Street School on Tuesdays and Thursdays from 5:30-7:30 p.m. the cost to take part is \$5 per year. For more information contact Maria Ardolino, activities director at activity@ludlow.ma.us or call 413-583-3564.

AQUACISE AT THE CLUB: The Ludlow Community Center/Randall Boys & Girls Club, at 91 Claudias Way, continues to offer Aquacise throughout the week. Aquacise is a low-impact, full-body workout performed in the water to put less stress on your joints and muscles while building strength. Classes are open to all members with pool-inclusive memberships and do not require prior registration. Classes are held 8:30-9:15 a.m., Tuesdays, Wednesdays and Thursdays. For questions, call 413-583-2072, ext. 124.

SUPPORT FOR FAMILY MEMBERS: The Michael J. Dias Support Group meets 6-7:15 p.m. on the second and fourth Tuesday of the month at Our Lady of Fatima Parish Center. Education, resources, peer support, and hope for parents and family members coping with a loved one with a substance use disorder. Anyone needing help is welcome to attend. Masks are required and we will be seated six feet apart. For more information, call Maureen at 413-563-6226.

H.O.P.E. RECOVERY GROUP: Having Our Path-

ways Encouraged meetings are for those who have experience with addictions, grief, anxiety and depression, (including anxiety and depression due to COVID-19) and for loved ones who might need help in their recovery. This group is also for those who can help lead others in their recovery by example. This meeting in no way replaces professional therapies. It is a time for sharing strength, encouragement and hope. No fees. Bring your own non-alcoholic beverage. Pre-packaged snacks are available. Small group structure based on basic Christian principles, concept, purposes and confidentiality. COVID-19 guidelines are observed. Masks required. 6:30-8 p.m. every Monday at Fellowship Hall in Faith Community Chapel, 485 East Street in Ludlow. Parking lot behind Chapel. Fellowship Hall entrance at back of Chapel. Seating is limited. To reserve yours, call 413- 519-4591.

QUABBIN VALLEY TWIRLERS If you missed the first lessons in the fall, now is the time to give yourself a gift of dancing enjoyment for the coming holiday time. Do you want some exercise, mental acuity, and lots of fun with great people? Try our national folk dance, square dancing with the Quabbin Valley Twirlers. They dance in Belchertown and Ludlow with Sunday and Wednesday evenings available. For more information, call Gloria or Fran at 413-467-3352.

BIBLE STUDY: A weekly Bible study led by Ludlow resident Hank Bastos takes place at 7 p.m. on Wednesdays at 485 East St., Ludlow. Call 413-348-6487 for more information.

SHARE YOUR SIGHT: Volunteer to read, shop or walk with a blind or vision impaired person in your community. Call the Massachusetts Association for the Blind and Visually Impaired at 1-888-613-2777 for details. Rotary District 7890 invites applications for \$30,000 scholarship

Rotary District 7890 (Northern CT and Western MA) is inviting applications from qualified candidates for a \$30,000 scholarship to study at the master's level outside the USA in a Rotary country in one of Rotary's Areas of Focus. Candidates must have permanent residency in one of the towns covered by the Rotary District 7890. Eligibility criteria and the Application are available at RotaryDistrict7890.Orgunder DUNN Endowed Scholarship.

Rotary District 7890 is also inviting applications for a two-year fully paid graduate level Peace Scholarship program by the Rotary Foundation for candidates who are working preferably in the humanitarian service-related areas for at least three years. The Rotary Foundation will place the selected candidates in one of the seven designated Universities in different parts of the world including the United States.

Details are available at www.rotary. org/en/peace-fellowships.

Family members of current and former Rotarians are not eligible to apply.

Questions may be directed to heathergoetz@me.com or menon7890@gmail. com.

WPL announces Teen Lucky Clover Candle Workshop

WILBRAHAM – The Teen Department at the library announces a Teen Lucky Clover Candle Workshop on Tuesday, Feb. 27 from 5-6 p.m. Taught by Kulina Folk Art, teens in grades 6-12 will learn about types of candles and waxes, the importance of wick size and heat resistant container sizes, the difference between essential oils and fragrance oils and complete instructions on how to burn a candle. Each teen will make one candle using soy wax, color, fragrance oil and a toy.

This program is sponsored by the Wilbraham Friends of Library and by a grant from the Wilbraham Cultural Council, a local agency supported by the Mass Cultural Council, a state agency.

Online registration is required as space is limited. Register at www.wilbrahamlibrary.org, "Events", "Teens", or call the library at 413-596-6141.

Stuffed Animal

Church DIRECTORY

FAITH COMMUNITY CHAPEL A Church of the Nazarene 485 East St. Ludlow, MA 01056 413-583-7875 Email: faithcommunitychapel8@gmail.com faith- communitychapel.org Lead Pastor: Reverend Lisa Morrison Associate Pastor: Gary Coombs Sunday Services: Discipline Groups 9:45 a.m. WorshipService11 a.m. and Facebook Live Stream OTHER PROGRAMS MONDAYS at 6:30 p.m. H.O.P.E. Meeting Recovery meetings for those with addictions, anxiety, and grief SMC. Call 413-519-4591 TUESDAYS at 7 p.m. ZOOM Bible Study WEDNESDAYS at 7 p.m. Ludlow Christian Fellowship Meeting Hank Bastos, Leader, 413-348-6487 SMC and Facebook Live Stream ludlowfellowship.org FRIDAYS Children's After School Club (pre K through teens) 5-6:30 p.m. Church Fellowship Hall SATURDAYS at 10 a.m. Ecumenical Prayer Meeting

THE CHURCH OF JESUS CHRIST **OF LATTER DAY SAINTS** 584 West St., Ludlow 413-583-8454 S Sunday services Sacrament Meeting 10- 11 A.M. Sunday school for adults, Young single adults(18-30) and teens (11-18)-1st & 3rd Sunday of the month from 11-12 noon Adult Religious/Marriage and Parenting for Women-2nd & 4th Sunday of the month from 11-12 noon Adult Religious/Marriage and Parenting for Men- 2nd and 4th Sunday of the month from 11-12 noon Classes for Single Adults(18-30)- 2nd & 4th Sunday of the month -11- 12 noon Classes for Young Men(11-18)- 2nd & 4th Sunday of the month 11-12 noon Classes for Young Women (11-18)- 2nd & 4th Sunday of the month - 11-12 noon Children's classes: Sunday school & singing time every Sunday(3-10) 11-12 noon Nursery provided for ages 18 month- 3 yr

ST. ELIZABETH PARISH 191 Hubbard St., Ludlow 413-583-3467 Pastor – Rev. Msgr. Homer P. Gosselin

In Residence – Rev. Norman Bolton Deacons: Normand Grondin, Thomas Rickson, Keith Davies

Office Hours: Monday – Friday 8 a.m.-4 p.m. stelizabethludlow.org Like us on Facebook Follow us on Instagram

Check out our Parish App Wednesday, Feb. 14, - Daily Mass - 7:30 a.m. (C), Youth Group - 3:30 p.m. (JR), Holy Mother Choir - 5:15 p.m. (C), Confirmation Class - 5:30 (JR), Scouts - 6 p.m. (FLBH), Scouts - 7 p.m. (JR) Thursday, Feb. 15, - Daily Mass - 7:30 a.m. (C) Friday, Feb. 16, - Daily Mass - 7:30 a.m. (C)

Saturday, Feb. 17, - Confessions - 2:30 p.m. (C), Mass - 4 p.m. (C), Youth Ministry - 7 a.m. (K), Knights of Columbus Movie "Bernadette" - 2 p.m. (FLBH & K) Sunday, Feb. 18, - Mass - 7:30 a.m. (C), Mass - 9:15 a.m. (C), Mass - 11 a.m. (C), Mass - 5 p.m. (C), Confirmation Class - 8 a.m. (JR), Take & Eat - 8 a.m. (FLBH & K), Faith Formation - 10:15 a.m. (All Rooms) Monday Feb. 19, - Daily Mass - 7:30 a.m. (C) Tuesday, Feb. 20, - Daily Mass - 7:30 a.m. (C), Pastoral STS. PETER AND PAUL UKRAINIAN CATHOLIC CHURCH 45 Newbury St. Ludlow, MA 01056 Phone: 413-583-2140 Pastor: Father Andriy Krip Liturgy schedule: Wednesday 9 a.m., Friday 9 a.m. Rosary for Peace in Ukraine on Wednesday at 6 p.m.

OUR LADY OF FATIMA PARISH 438 Winsor St., Ludlow 413-583-2312 Father Pedro DeOlivera Office hours: Monday - Thursday 9:00 a.m. to 5:00 p.m., closed 1:00 p.m.-2:00 p.m. Sunday Masses – 9 a.m. (Portuguese); 11 a.m. (English) Monday and Wednesday Morning Masses – 8:30 a.m. (Portuguese) Tuesday and Friday Masses – 5:30 p.m. (Portuguese) Saturday Vigil Mass – 4 p.m. (English) First Saturday of the Month – 8:30 a.m. For more information, visit ourladyoffatimaparish.org.

CHRIST THE KING CHURCH 41 Warsaw Ave., Ludlow 413-583-2630 Pastor Rev. Raymond A. Soltys Saturday Vigil Masses – 5 p.m. and 6:30 p.m. Sunday Masses – 7:30 a.m.; 8:45 a.m. (Polish); 10 a.m. and 11:15 a.m. Sunday Evening Mass – 5:30 p.m. Council - 6:30 p.m. (JR), St. Rita Choir - 6:30 p.m. (C), Bereavement Support Group - 6:30 p.m. (ZR), Eucharistic Revival – 6:30 p.m. (FLBH)

IMMACULATE CONCEPTION CHURCH 25 Parker St, Indian Orchard, 413-543-3627 Very Rev. Piotr Calik Office Hours: Monday, Tuesday, Wednesday, Thursday, 9 a.m. —1 p.m. CLOSED FRIDAY MASS SCHEDULE Saturday Vigil Mass: 4:15 p.m. Sunday Mass; 8:45 a.m. (English), 10 a.m. (Polish) Weekday Mass: Monday, Tuesday, Wednesday, Thursday – 7:45 a.m. (English) First Friday Mass: 5:30 p.m. (Polish/English) First Saturday Mass: 9 a.m. (Polish/English) First Saturday Mass: 9 a.m. (Polish/English) Confessions: Saturday - 3:15–4 p.m.

FIRST CHURCH IN LUDLOW 859 Center St., Ludlow 413-583-3339

Reverend Dorothy Borden, Pastor

Office hours Monday & Wednesday 9 am -3 pm Sunday worship service 10 am website: www.ludlowfirst.com or Facebook: www.facebook.com/ first churchludlow/ for complete schedule and events

> ORCHARD COVENANT CHURCH 95 Berkshire Street Indian Orchard, MA 01151 413-543-4204 Revs. Karen and Nick Munn, pastors Sunday School for all ages, 9:45 a.m. Worship in person, 11 a.m. Or watch our livestream. See our website for more information: orchardcovenant.org.

Sleepover to occur Feb. 22-23

WILBRAHAM – Have you ever wondered what happens in the Wilbraham Public Library when it is closed? The WPL Teen Advisory Board announces their annual Stuffed Animal Sleepover on Thursday & Friday, Feb. 22-23 during school vacation week. Your child's stuffed animal can spend the whole night in the library having fun.

Children bring their stuffed animal to the library and our teens will help them fill out a "permission slip" for their stuffed animal, listen to a bedtime story and tuck their animal in for the night. In the morning, join us to make a craft, pick up your "stuffie" and see a slideshow of all the fun things the animals did overnight!

Starting on Feb. 1, sign up at the Children's desk of the library or call 413-596-6141

▶ Page 14 | The Register | February 14, 2024

Classifieds

12 WEEKLY NEWSPAPERS SERVING 50 LOCAL COMMUNITIES

A TURLEY PUBLICATION I www.turley.com

COMMUNITY MARKETPLACE

Call us at 413.283.8393

FOR SALE	FOR SALE	JUNK REMOVAL	SERVICES	SERVICES	SERVICES
MAXIMUM EFFICIENCY. EX- TRAORDINARY performance. Central Boiler certified Classic Edge Titanium HDX OUTDOOR WOOD FURNACE. Call today 413-296- 4320 .	MORE HEAT LESS WOOD. Cen- tral Boiler Classic Edge HDX Outdoor	A Call We Haul	CHAIR SEAT WEAVING & refinish- ing - cane, fiber rush & splint - Class-	HOME REPAIRS AND REMOD- ELING. Quality work. Carpentry.	MASONRY
	Wood Furnace. EPA Certified. Titani- um Stainless Steel. 26% Tax Credit. Call (508)882-0178	FAST REMOVAL Junk, Appliance, Cleanouts. We load it & take it.	room instructor, 20+ years experience. Call Walt at (413)289-6670 for esti- mate.	sheetrock, flooring, tile, etc. Fully li- censed and insured. Call Chris 413- 426-5160 for free estimates.	STOP WET BASEMENTS
FIREWOOD	MISCELLANEOUS	413-531-1936 CREDIT CARDS ACCEPTED	CHIMNEY SWEET AND INSPEC- TION, chimney liners and repairs. Wood stoves, fireplaces, oil furnace and boiler flues and cleanouts.	ELECTRICIAN	ABC MASONRY & BASEMENT WATERPROOFING All brick, block, stone, concrete. Hatch
FIREWOOD Fresh cut & split \$200.00 Seasoned cut & split \$300.00 All hardwood. Tree length available *Also have seasoned softwood for outdoor boilers (Cheap). Quality & vol- umes guaranteed!! New England Forest Products (413)477-0083	4 YEAR OLD MYERS PLOW, 3 sets of tires with rims 15," '94 Jeep Wrangler for parts only. Call 413- 967-7118 or 413-658-8513.	Classified Advertising	CALL, TEXT OR EMAIL!!!! 413-282-8181 WESTERNMASSHOME REPAIR@GMAIL.COM	NEED AN ELECTRICIAN? Look no further! PJ's Electrical offers fast and reliable electrical services for your home or business. Call now for a FREE estimate! (413) 366-1703	way doors, basement windows, chim- neys rebuilt & repaired, foundations repaired, basement waterproofing sys- tems, sump pumps. BBB+ rating. Free estimates. Lic #14790. Call (413)569 - 1611 , (413)374-5377
	Find archives of this local newspaper at www.newspapers.turley.com	DEADLINE MONDAY AT NOON	DRYWALL AND CEILINGS, plas- ter repair. Drywall hanging. Taping & complete finishing. All ceiling textures. Fully insured. Jason at Great Walls. (413)563-0487	HOME	MEDIATION
70=	1040 20 TAX		INCOMETAX	HOME IMPROVEMENTS. RE- MODELING Kitchens, baths. Ceram- ic tile, windows, painting, wallpapering, siding, decks. Insurance work. Fully insured. Free estimates. (413)246- 2783 Ron.	MEDIATION UNRESOLVED DIS- PUTE? Try no-risk ZOOM resolu- tion. Pay only if satisfied. Certified mediator Jeffrey Allard MD, JD. Email manomed@live.com or text 413- 544-8998.
	ctions			HOME REPAIR & REMODELING for all your interior & exterior needs. Car- pentry, woodworking, porches, patios.	PAINTING

DUTCH TOUCH PAINTING Interior only \$199.00 for average 12x16 room. Very neat, references, prompt service call (508)867-2550

windows, doors, painting, drywall, sid-

ing, landscaping, clean-outs. Compet-itive pricing, References. Please call

NAWROCKI HOME

IMPROVEMENT

Kitchens, bathrooms, replacement

windows & doors, roofing, siding,

decks, custom woodworking, drywall.

Full insured & registered 413-237-

LANDSCAPING

A+ ROZELL'S

LANDSCAPING &

BOBCAT SERVICE

Excavator Services

Overgrown property?

Extreme Brush Cutting!

Shrub, Stump, Tree Removal

Lawn/Arborvite Installed

Loam, Stone, Mulch, Sand Storm Clean-up

Small Demolition/ Junk Removal

Insured Josh Rozell 413-636-5957

Brendan (413)687-5552

2250 Mark

WE DO LLC. Painting interior. exterior and drywall repair. Popcorn ceiling removal. We treat your home like our own homes. Fully licensed and insured. Call WE DO today for a free estimate ask for Mac (413)344-6883

PLUMBING

GREG LAFOUNTAIN PLUMBING & HEATING Lic #19196 Repairs & Replacement of fixtures, water heater installations, steam/HW boiler replacement. Kitchen & Bath remodeling. 30 years experience. Fully insured. \$10 Gift Card With Work Performed. Call Greg (413)592-1505

RUBBISH REMOVAL

BOB ROBILLARD'S RUBBISH REMOVAL Attics, Cellars, Garages cleaned, Pools/Hot Tubs Removed. Family owned/operated since 1950 (413)537-5090

TREE WORK

AAA - TROM'S TREE SERVICE Let me save you money. Tree removal, hazard tree removal, cordwood, stump grinding. We're fully insured and workmen's comp. for your proes. Mon-Sun Call tection. Free estima Jason (413)283-6374

DL & G TREE SERVICE- Everything from tree pruning, tree removal, stump grinding, storm damage and brush chipping. Honest and Dependable. Fully insured. Now offering a Senior Citizen and Veteran discount.





1622 B North Main Street, Palmer, MA 01069 IRS www.FastTax-MA.com BBB Free E-File & Direct Deposit

Ludlow, MA 01056 www.ajefinancial.com

Hilltowns

Circulation: 9,800

Personal, Business, Corporate and Partnership Tax Filing



Call your local Turley Publications sales representative for information and rates on advertising your tax service here!

413-283-8393

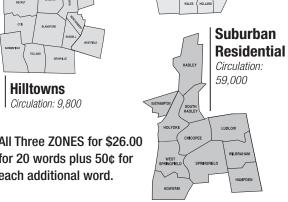
Call Your Local Turley Publications Sales Representative For Information And Rates On Advertising Your Tax Service Here CALL 413-283-8393 TO PLACE YOUR AD TODAY!



DEADLINES: MONDAY AT NOON MAIL TO: Classifieds, 24 Water St., Palmer, MA 01069 or call: 413-283-8393

CATEG	iORY:			Quabbin -
1	2	3	4	Quabbin - Village Hills <i>Circulation:</i>
5	6	7	8	50,500
9	10	11	12	WORTHWEICON OVERTIFIERE
13	14	15	16	

17		18		19		20	Base Price \$26.00
21	Base Price \$26.50	22	Base Price \$27.00	23	Base Price \$27.50	24	Base Price \$28.00
25	Base Price \$28.50	26	Base Price \$29.00	27	Base Price \$29.50	28	Base Price \$30.00
29	Base Price \$30.50	30	Base Price \$31.00	31	Base Price \$31.50	32	Base Price \$32.00
33	Base Price \$32.50	34	Base Price \$33.00	35	Base Price \$33.50	36	Base Price \$34.00
37	Base Price \$34.50	38	Base Price \$35.00	39	Base Price \$35.50	40	Base Price \$36.00
						I	
						Zip:	
lumber of Week	s:				X per wee	k rate = \$	
Credit Card:	🗅 Mast	erCard	UVISA U	UVISA Discover		Check#	
Card #:					_ Exp. Date	CVV	
Amount of charge	ə:					_Date:	



Call today for free estimate (413)478-4212

DRAGONWORKS SERVICES. Chain saw work, climb, trim or cut. Rooted in excellence. Fully insured. Call Jacob LaDue for free estimate, 413-544-2898.

H & H TREE SERVICE All phases of tree care. Call Dave413-668-6560 day/night.

STUMP GRINDING

DL & G STUMP GRINDING Grinding stumps of all sizes, insured & certified. Senior discounts. Call Dave 413-478-4212

AUTO

AUTO FOR SALE

2020 RAV 4 XLT, silver, 35,000 miles, excellent condition, runs great. Call 413-668-6718. must see!!

OUR CLASSIFIEDS REACH 50 COMMUNITIES EVERY WEEK!



PUBLIC NOTICES

NOTICE OF PLANNING **BOARD HEARING** Relative to PROPOSED ZONING **BYLAW AMENDMENTS** Pursuant to G.L. c. 40A, § 5 LEGAL NOTICE ZONE CHANGE

The Planning Board of the Town of Ludlow will hold a public hearing to discuss proposed amendments to the town's zoning bylaws. The public hearing will be held as follows:

Place: Ludlow Town Hall, Selectmen's Conference Room, 3rd floor

Date: Thursday, February 22, 2024

Time: 7:35 p.m.

Applicant: Linton Holdings, LLC

Location: 0 West Street (Assessors' Map 3, Parcels 66G, 66N, 66P)

The subject matter of the proposed amendment is as indicated below. The complete text relative to the proposed amendments is available for inspection on the Planning Board web site: www.ludlow.ma.us/html/planning

Zone Change Requested from: Residential B to Industrial A

Reason for Requested Change: All of the surrounding property is zoned Industrial A

Raymond Phoenix Chairman If for any reason this hearing is cancelled, it will be rescheduled to Thursday, March 14, 2023 02/07, 02/14/2024

LUDLOW PLANNING BOARD LEGAL NOTICE SPECIAL PERMIT HOME OCCUPATION

The Ludlow Planning Board will hold a public hearing in Ludlow Town Hall, Selectmen's Conference Room on Thursday, February 22, 2024 at 7:20 **p.m.** on the application of Stephen M. Koziol of 259 Chapin Street Ludlow, MA (Assessors' Map 27A, Parcel 122) for: home office for home improvement business.

If for any reason this hearing is cancelled, it will be rescheduled to Thursday, March 14, 2024. Raymond Phoenix

Chairman 02/07, 02/14/2024

Massachusetts The Trial Court **Probate and Family Court** Hampden Probate and **Family Court 50 State Street** Springfield, MA 01103 (413)748-7758 Docket No. HD22P1158EA Estate of: Chester J Giza Date of Death: 02/26/2020 CITATION ON PETITION FOR SALE OF REAL ESTATE BY A PERSONAL REPRESENTATIVE

Commonwealth of

To all interested persons: A Petition for Sale of Real Estate has been filed by: Anne B. Clement of Melbourne, FL requesting that the court authorize the Personal Representative to sell the decedent's real estate at a private sale.

IMPORTANT NOTICE

You have the right to obtain a copy of the Petition from the Petitioner or at the court. You have a right to object to this proceeding. To do so, you or your attorney must file a written appearance and objection at this court before: 10:00

a.m. on the return day of 03/03/2024.

This is NOT a hearing date, but a deadline by which you must file a written appearance and objection if you object to this proceeding. If you fail to file a timely written appearance and objection followed by an affidavit of objections within thirty (30) days of the return day, action may be taken without further notice to you.

WITNESS, Hon. Barbara M Hyland, First Justice of this Court.

Date: February 08, 2024 Rosemary A. Saccomani

Register of Probate 02/14/2024

COMMONWEAL OF MASSACHUSETTS The Trial Court **Probate and Family Court Department** HAMPDEN, Division Docket No. HD23P0095PM To all persons interested in

the estate of Thomas Susa, of Ludlow, in said County, A petition has been presented to said Court for license to sell at private sale certain real estate of said Thomas Susa for his maintenance.

If you desire to object thereto you or your attorney should file a written appearance in said Court at 50 State Street, Springfield, MA befre 10:00 in thee forenoon on the 6th day of March, 2024, the return day of this citation.

Witness, BARBARA M. HYLAND, Esquire, First Judge of said Court, this 29th day of January, 2024.

Rosemary A. Saccomani Register 02/14/2024

TOWN OF LUDLOW LEGAL NOTICE

In accordance with Chapter 138 of the General Laws, the Board of Selectmen has called a Public Hearing on Tuesday, March 5, 2024, at 5:35 p.m. in the Selectmen's Conference Room, 488 Chapin Street, Ludlow, MA on the application of USAVE Food Store, LLC. Dba USAVE Food Store, located at 546A Center Street, Ludlow, MA 01056 for a Transfer of an off-premises wine and malt beverages

license from Tahir Humayun dba E-Z Shop Convenience to be located at 546A Center Street, Ludlow, MA and a Change of Manager to Tahira Khatoon on the following described premises: Retail store 30' x 28' which contains a cooler 20' x I0' with storage space to the rear.

James Gennette, Chairman Ludlow Board of Selectmen 02/07, 02/14/2024

TOWN OF LUDLOW **LEGAL NOTICE:**

The Board of Selectmen opened the Warrant on January 23, 2024 for the May 13, 2024, Special Town Meeting being held within the May 13, 2024, Annual Town Meeting. All Articles should be submitted to the Board of Selectmen's Office, 488 Chapin Street, Ludlow, MA no later than Friday, March 1st at 12:00 p.m. The Board of Selectmen will close the Warrant on Tuesday, March 5, 2024 at their regular meeting.

James Gennette, Chairman Ludlow Board of Selectmen 02/14/2024

Greater Springfield Habitat for Humanity embraces energy-savings initiatives

By Brandice J. O'Brien Marketing and Communications Manager, Greater Springfield Habitat for Humanity

WEST SPRINGFIELD - Energy savings and green products are all the rage right now. Greater Springfield Habitat for Humanity, or GSHFH, is working tirelessly to provide their homeowners and prospective partner families with environmentally-friendly products that help them save on utility costs, while keeping expenses low. That's not an easy feat considering inflation and limited resources. Yet, the nonprofit organization is able to accomplish this achievement through fundraisers, donations and grants.

Sometimes, it's the small changes that make the biggest difference. GSH-FH is now incorporating electric mini split heating, ventilation, and air conditioning systems to avoid using fossil fuels. In some instances, based on location and home design, tankless water heaters or air-sourced water heaters are installed.

'Our goal is to provide our partner families with an energy-friendly home that will allow them to save money, while protecting their investment for many years to come," said Aimee Giroux, GSHFH executive director. "We want them to pass their home to the next generation of family members and provide them with a solid foundation for a better, more stable future."

Energy-friendly products range from solar panel installation, the use of Low-E glass windows, to a plant-based fiber insulation called HempWool; light-emitting diode (LED) fixtures, and the affiliate's first-ever insulated concrete form (ICF) home.

Solar panel installation can help a



family significantly cut their electric bill and the use of Low-E glass windows lets in natural light while reflecting inside heat back into the home during the winter months. During the summer, outside heat is reflected away from the home.

LED fixtures reduce energy usage and programmable thermostats provide heating and cooling only during the times it was most needed. Plus, Energy-Star appliances, which are rated for maximum energy efficiency and cost savings, are used.

HempWool is a US Department of Agriculture-certified bio-based insulation that is naturally mold and pest resistant. It's also resistant of volatile organic compounds and toxins. It's easy to install, doesn't sag, and like the Low-E glass, lowers the energy bills for heat in the winter, cooling in the summer, and general comfort.

"It's a lot less itchy to handle," said Tom Eisenman, GSHFH volunteer.

Additionally, new construction projects are built to meet the Specialized Opt-in Energy Code of Massachusetts Stretch Energy Code. The code sets significantly higher requirements for heating and cooling loads, which can be responsible for 60% of a building's energy use.

In November 2022, GSHFH began



Dean student working with rebar at Chestnut.

unmatched comfort, energy efficiency and noise reduction.

"The house will be quiet, even when it's windy and stormy outside and it'll stay nice and toasty inside," said Steve Bogle, an Integraspec local distributor.

Integraspec is the brand name of the

AUTO



AUTO PARTS

4 YEAR OLD MYERS PLOW, 3 sets of tires with rims 15", '94 Jeep Wrangler for parts only. Call 413-967-7118 or 413-658-8513.



CLASS A DRIVER. Triaxle dump trailer work. Local deliveries, minimum 40 hours, rate based on experience. **RB Enterprises, Ludlow, MA.** 413-583-8393.

HELP WANTED

HEAVY EQUIPMENT MECHAN IC. Construction equipment and trucks. Experience required, full time. **RB Enterprises, Ludlow, MA.** 413-583-8393.

TOWN OF WILBRAHAM

SEASONAL SPRING & SUMMER VACANCIES:

ADMISSIONS & CONCESSIONS WORKERS ASSISTANT CAMP DIRECTOR **BASEBALL & SOFTBALL UMPIRES** BASKETBALL SCOREKEEPERS CAMP DIRECTOR CAMP COUNSELORS FENWAY GOLF PROGRAM DIRECTOR FENWAY GOLF PROGRAM COUNSELORS JUNIOR CAMP COUNSELORS LIFEGUARDS

Looking for several reliable sea-sonal employees. For application and more information please visit www.wilbraham-ma.gov. plication deadline 3/22/2024. EOE

REAL ESTATE

FOR RENT



EQUAL HOUSING OPPORTUNIT

ALL REAL ESTATE advertised herein is subject to the Federal Fair Housing Act, which makes it illegal to advertise "any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin, or intention to make any such preference, limitation, or discrimination." We will not knowingly accept any advertising for real estate which is in violation of the law. All persons are hereby informed that all dwellings advertised are available on an equal opportunity basis.

is most notable energy-efficient project yet: an ICF home. A dedication ceremony celebrating the completion of construction will be held at 11am on Wednesday, Feb. 14, at 360 Chestnut St. in Holyoke. The project is a collaboration between the National Ready Mixed Concrete Association and Habitat for Humanity International to build 50 ICF homes across the country.

The insulated concrete forms are hollow foam blocks that are stacked into the shape of exterior walls of a building, reinforced with steel rebar, and filled with concrete.

"Doing something different in construction is not easy," said Gregg Lewis, chief communications officer at NRM-CA. "Construction is hard enough when you're doing the same thing day in and day out. Try to take on a new way of building and it's really a huge deal."

ICF combines one of the finest insulating materials – expanded polystyrene (EPS) with one of the strongest structural building materials – steel reinforced concrete. The result is a wall system of foam blocks. Steve and his wife Cheryl, also an Integraspec distributor, worked with GSHFH in the early stages.

Unlike a traditional wood frame house with sheathing, an ICF home offers several additional benefits to the builder and homeowner. The foam panels are made from recycled material. ICF walls do not off-gas, whereas conventional walls sheathed with oriented strand board (OSB) off-gas through glues and resin. ICF walls are resistant to mold and rot, which provides a better living environment for those suffering from allergens or asthma. Also, due to the rising cost of lumber, this method significantly reduces the need for wood for framing and sheathing the exterior and less trees are cut down.

"We're excited to have built a more energy-efficient, affordable home for one of our Habitat families," Aimee said.

To see pictures from the construction phase of the ICF build, visit habitatspringfield.org/Holyoke.

What's Happening at Hubbard Memorial Library?

To register for programs or find out more information, visit hubbardlibrary.org, or call (413) 583-3408. Weather-related announcements for outdoor events will be made on the library's Facebook page the morning of the program.

Library Hours: M, W, F 9-5, TU, TH, 9-8, S 9-1. Closed Sundays and holidays.

FOR ALL AGES

Calling artists and more! The Hubbard Memorial Library in Ludlow is seeking local artists, craftspeople and collectors who would like to display their wares in the library's display case. Exhibits remain in place for one month. The display case measures 70 inches long by 42 inches high by 11 inches deep, and has shelves which can be adjusted or removed to fit different sized items. For more information, or to arrange a showing, please contact the library at 583-3408 Ext. 114 during normal library hours.

Free Tech Help Call us at 413-583-3408x114 to book an hour long appointment. We can help you with your laptop, smartphone, or tablet. By appointment only, please no drop-ins.

Free Streaming Services Available! Use your Hubbard Memorial Library library card to access our streaming services, Hoopla & Kanopy. They're compatible with Android, Apple, Roku, AppleTV, Chromecast, and more. If you are a Ludlow resident with a Hubbard Memorial Library library card and the Libby app, you've already got access to Kanopy in the app! Hoopla provides movies, TV shows, music, eAudiobooks & eBooks, while Kanopy focuses on films, TV shows, and documentaries. Both have a version for kids. Why pay for a streaming service when you can get two for free with your library card?

AdMIRAtion Award Ceremony, Thursday 2/22, 12:00 p.m. The Hubbard Memorial Library & the Youth Services Department will be honored as the first recipient in 2024 of MiraVista Behavioral Health Center's You-Have-Our AdMIRAtion Award, for facilitating "innovative programs that go beyond traditional reading activities," and curating "a diverse range of activities that address the holistic well-being of our young community members." The ceremony is open to the public and will be attended by local government and community leaders.

FOR ADULTS

Mass Center for the Book Monthly Reading Challenge Each month, you'll be challenged to read a book based on a chosen theme. January's challenge is a book you read years ago that you may feel differently about now. Those who participate will be entered to win a free book! For more information and to sign up, please visit massbook.org/ readingchallenge.

Chair Volleyball for Seniors, every Thursday starting January 18 until March 28, 1:30 p.m. Have some fun this winter by joining us for chair volleyball! No running or jumping required. There will be no chair volleyball on February 22. Please sign up on our website or by calling the circulation desk at 413-583-3408. Walk-ins are welcome.

A Tree of Life: The Pittsburgh Synagogue Shooting, Tuesday, January 30, 6:00-7:30 p.m. A Tree of Life is "the first film to document the survivor's stories and the only documentary with this level of personal access to the survivors and families of the victims, viewers will experience first-hand how the lives of those directly affected have profoundly changed and how the Pittsburgh community and the congregations set out on a path towards healing." Please sign up on our website or by calling the circulation desk at 413-583-3408.

Happy Hour Book Club, last Thursday of the month (1/25), 6:30-7:45 p.m. This month's book is "A Fall of Marigolds" by Susan Meissner. This engaging historical fiction novel explores a connection between two women, one from 1911 and the other from 2001. Pick up a copy of the book at the Circulation Desk. New members are welcome!

"Who picked this book?" Book Club, first Thursday of the month (2/1), 3:30-5:00 p.m.This month's book is "Other Birds" by Sarah Addison Allen. "Other Birds" is a heartwarming and gentle read perfect for winter. Pick up a copy of the book at the Circulation Desk. New members

are welcome!

History Talk: The Amistad Trials, Tuesday, February 6, 6:30-7:30 p.m. Honorable Dennis J. Curran, retired Justice of the Massachusetts Superior Court, will be discussing the first civil rights trial in American history that occurred more than two decades before the Civil War. Please sign up on our website or by calling the circulation desk at 413-583-3408.

Computer Basics, Thursday, February 15, 6:30-7:30 p.m. In this class, you'll learn computer skills like using a mouse as well as computer terms and definitions. This class is meant for computer beginners. Space is limited. Please sign up by calling Olivia at 413-583-3408 x114

FOR TEENS

Nintendo Switch Night, every other Tuesday (2/20/24 & 3/5/24) 6:00-7:45 p.m. Play Mario Kart, Smash Bros, or other Nintendo Switch games. For 6th-12th graders, space is limited to 16 pe

Anime Games Party Tuesday, February 20, 4:00-5:30 p.m. For middle and high school. Play anime-themed board and card games, play trivia for prizes, enjoy snacks, and connect with other anime fans. Beginners welcome. Please register.

Youth Crochet Club, Every other Tuesday (2/27, 3/12), 5:00-6:00 p.m. For ages 10 & up. For beginners up to experienced crocheters, supplies provided or bring your own. Please register.

The 'Fellowship of the Pages' Book Discussion Group, Every Thursday, 4:30-5:30 p.m. Meet each week to discuss graphic novels & other books, eat snacks, play games, and make friends. Please register.

Dungeons & Dragons High School Adventure Ensemble, Fridays 2:30-4:30 p.m. This group is for experienced high school players and currently has room for 1 more player. Please register.

"Read Between the Lines" High School Book Group, Last Friday of the month, 3:00-4:00 p.m. Book chat and snacks for ages 14 & up. February's book is "The House on Mango Street" by Sandra Cisneros; copies of the book are available in the Youth Room. Registration preferred.

Bow-Stacking For YA's, Friday, February 23, 11:00 a.m. For teens and tweens. Bow-stacking is a big fashion trend. Craft a bunch of adorable bows so you can "stack" them in your hair. Please register.

FOR CHILDREN & TEENs

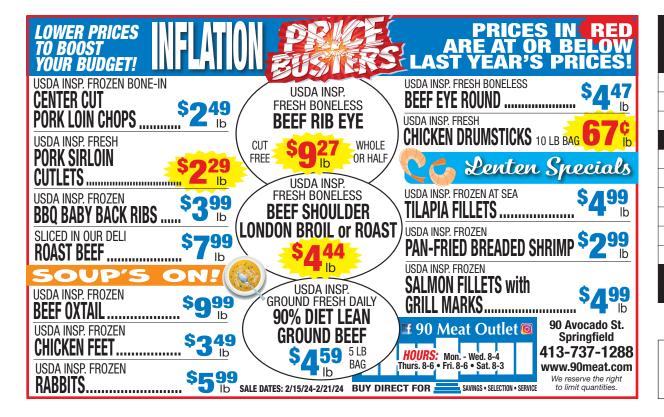
Blind Date with a Book, All Month For upper elementary through high school. Choose a wrapped book from our display in the Youth Room from reading a little blurb on the cover or select one online from our website.

Egg Coloring Contest, through March 18th. The annual egg hunt is getting an update & young artists are needed! Pick up a coloring page from the library or download from the website, design & color it, & return it to the library by 3/18. The best & most unique eggs will be laminated & featured in the Eggstravaganza (formally the annual Egg Hunt) on 3/30 from 10 a.m.-12 p.m.

Pokemon Club, Mondays 3:30-5:00 p.m. For 8 & up. Trading, dueling, & gaming on handhelds, phones, or Nintendo Switch. Please have your name on everything you bring to the club. Please register.

Movie & Craft - Teenage Mutant Ninja Turtles: Mutant Mayhem, Wednesday, February 21, 10:30 a.m. with craft following Rated PG. Enjoy free popcorn while watching the movie on our big screen, then make a mask of your favorite turtle after the show. Drop in.

Massachusetts Children's Book Award Book Group for 4th-6th Grade, Thursday, March 14, 6:00pm - 6:45pm. 4th-6th graders across the state are the ones to decide who wins this award after reading at least 5 of the nominated books. Meet with Youth Services Librarian July each month for 45 fun minutes to discuss, decide, play games, and share snacks. Everyone who has read at least 5 of the books by April 11th will cast their vote, celebrate with



			-			-								
			м	Α	F	Α		s	Α	Р	ο	R		
	Α	s	Υ	L	υ	м		С	I	R	R	U	s	
	R	Е	G	Е	Ν	Е	R	Α	т	0	R		Р	Е
Α	D	С				в	T	в		s	I	R	Е	Ν
Ρ	Е	R			R	Α	в	в	I		s	Α	С	s
R	в	Е		Р	Е	s		Υ	Α	М		т	T	U
		т	U	R	F				Ν	0	s	I	Е	R
L	н	Α	s	Α						Α	R	ο	s	Е
Е	Α	R	т	н	Υ				Α	Ν	0	Ν		
s	R	I		Α	Α	R		R	м	S		Α	R	Α
L	Е	Α	н		Р	Α	R	Е	U			L	Α	С
Е	L	L	Α	s		Р	Т	Ν				Т	С	Е
Y	I		Ν	Α	т	I	ο	Ν	Α	L	I	z	Е	
	Р	Е	Ν	т	Α	D		Е	R	Α	s	Е	s	
		в	ο	0	в	s		т	Е	R	М			

Have Something to Share? Send your stories and photos to mgusmao@turley.com

BUILDING FINANCIAL FUTURES: PV Financial Group's Commitment to Trust and Personalized Service

In the ever-evolving world of finance, PV Financial Group looks to stand out for its unwavering dedication to building lasting relationships with its clients. At the core of the firm's philosophy is the belief that true financial success is rooted in trust, communication, and a personalized approach.

Trust Beyond Transactions

PV Financial Group takes a refreshing departure from the transactional norms of the financial industry. Instead of focusing solely on transactions, the firm's financial advisors prioritize cultivating strong relationships with their clients. This commitment ensures that every interaction is characterized by a delicate balance of care, skill, diligence, and objectivity.

Communication as the Cornerstone

The firm firmly believes that effective communication is the bedrock of a thriving client-advisor relationship. PV Financial Group's comprehensive process involves open and transparent communication to understand each client's unique financial situation, goals, and preferences. This commitment to communication extends through every step of developing and managing clients' financial lives.

A Team of Professionals

PV Financial Group boasts a team of trained and courteous financial profes-

sionals who collaborate seamlessly to provide clients with the highest level of personalized service. Through continuous training, the team stays well-informed and equipped to navigate the complexities of the financial landscape. The courteous approach reflects the firm's commitment to treating clients with respect and professionalism.

Comprehensive and Meticulous Approach

The firm's comprehensive process involves a meticulous examination of each client's financial needs and aspirations. Financial advisors exercise balance, care, and skill in crafting personalized financial plans, considering factors such as risk tolerance, financial goals, and market conditions. Diligence is a hallmark of PV Financial Group's approach, ensuring thorough research, analysis, and ongoing monitoring of clients' portfolios.

Objectivity in Action

Objectivity is a guiding principle in decision-making at PV Financial Group. Financial advisors maintain a clear and objective perspective, always acting in the best interests of the clients. This commitment ensures that recommendations align with each client's unique circumstances and financial objectives, fostering a relationship built on trust and integrity. PV Financial Group, through its client-centric approach, aims to be a reliable partner on the journey toward financial success for every client. With a focus on trust, effective communication, and a team of dedicated professionals, the firm is making waves in the financial landscape by prioritizing relationships over

ONEY

transactions. As we navigate the intricate world of finance, PV Financial Group stands out as a beacon of personalized and trustworthy financial guidance, dedicated to building a secure and prosperous future for its clients.



INTEGRITY. EXPERIENCE. COMMITMENT.



535 East Street, Ludlow, MA 01056 1252 Elm Street, Suite 28, West Springfield, MA 01089

413.589.1500 www.PVFinancial.com

Securities and advisory services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser. Fixed insurance products and services are separate from and not offered through Commonwealth Financial Network®.

The 2023 Tax Filing Season Is Here!

In office, zoom or teleconference!

Whatever makes you most comfortable, let us take the stress of tax filing off your shoulders and make your life just a little easier.

File with confidence with AJE Financial Services

Check out our website for more information





Old School or New Age, AJE Financial is Ready for You!

We offer in office, video, and telephone meetings as part of our tax services. Our clients can forward their tax documents securely via our online portal or drop off their tax documents at our office. We can then schedule you an in-office, zoom or telephone meeting to follow up and help answer any questions you may have as we complete your tax returns. We welcome the many opportunities available to meet the needs of our clients. Please check out the home page of our website for more information.

> We look forward to 'seeing' everyone and we are ready for you!

7 Months, Zero Worries

Relax and watch your savings grow.

7-month IRA CD* **4.70% APY*** ✓ Predictable interest ✓ Fully insured* ✓ Peace of mind GREENFIELD Cooperative Bank Operative Bank ADivision of Greenfield Cooperative Bank

Best**Local**Bank.com



*Certificate of Deposit (CD), Individual Retirement Account (IRA) available for consumers only. Rates and terms are offered as of February 14, 2024 and are subject to change or termination without notice. Accounts require a \$500 minimum balance to open and earn ANNUAL PERCENTAGE YIELD ("APY") stated. Maximum account \$500,000. APY stated assumes that interest and principal remain on deposit until maturity. Substantial penalty for early withdrawal. Fees may reduce earnings. See bank for complete details. All deposits including Individual Retirement Account Certificates of Deposit are insured in full, the first \$250,000 by the FDIC, balances above \$250,000 by the DIF.



The Benefits of **Using a Financial Planner**

In today's complex financial world, many investors seek out financial planners to help them navigate the intricacies of personal finance. The benefits of having expert financial help are manifold, including investment advice, retirement planning, tax strategies and estate planning.

Most financial planners collaborate with their clients to choose an asset allocation that melds the client's risk tolerance with their goals. After investments are chosen, often the advisor plays the role of cheerleader. Keeping clients from making rash decisions and veering off course from their financial plan may be one of the most important roles an advisor plays. All advisors have seen clients panic and try to make changes to portfolios in response to political or economic events that soon pass.

Retirement planning may be one of the most important acts that an advisor can perform. Everyone would love a stress-free retirement. A good planner can help calculate how much you will need to save to retire. He or she will also create a

strategy for claiming social security and any pensions in order to meet retirement spending needs.

An often-overlooked benefit of having a good financial expert is tax planning. Should you invest in a traditional 401k or a Roth? When should you begin withdrawing from your taxable accounts? Do you have to pay taxes on social security? When do you need to take Required Minimum Distributions and are you taking the correct amount?

In addition to all the above, proper estate planning is imperative to make sure that your assets end up where you would like them to, with the least amount of hassle. Do you need trust or is your will sufficient? Is your house protected from Medicaid in the future? Hiring a good financial expert can greatly enhance your financial life.

Securities offered through LPL Financial. Member FINRA/SIPC. Advisory services offered through Trombley Associates, a registered investment advisor and separate entity from LPL Financial.

Insurance For How You Live And Work

Put yourself at the center of our network and get a tailored insurance solution



PERSONAL INSURANCE Protecting You At Every Stage Of Life

- Homeowners
- Secondary Home & Dwelling
- Rental Properties/Renters
- Auto
- Personal Umbrella
- High Net Worth Insurance

• Boats, R.V.'s Motorcycles, Snowmobiles, ATV's, Antique Cars



BUSINESS INSURANCE Essential Coverage For Every Business

- Commercial Property
- General Liability
- Workers' Compensation
- Business Owners
- Business Interruption
- Professional Liability

We represent over 35 Personal Lines Insurance Companies. This allows us to find the best insurance program for your needs.

As a full-service brokerage, HUB New England has access to the resources of a large, international company with strong, local service and expertise.

East Longmeadow South Hadley – Ludlow

We also offer employee benefits, retirement and wealth management.

833-GoCallHUB

NEW South Hadley Location

hubinternational.com HUB New England is the Largest Insurance Broker in Massachusetts



85 Post Office Park, Suite 8524 | Wilbraham, MA 413-596-6992 | trombleyassociates.com

What's Your **Retirement Plan?**



DO YOU NEED EXPERIENCED FINANCIAL HELP WHILE NAVIGATING YOUR DIVORCE?



Barbara Trombley,

Do you have a clear financial plan? Are you on track to reach your retirement goals? Our job is to provide knowledge and experience to help make your goals a reality. Trombley Associates has been advising western Massachusetts communities for half a century. We have a track record for success. Whatever your circumstances, we can help.

Let's start the conversation.

Mike Trombley, owner

Barbara Trombley, owner, CPA

Securities offered through LPL Financial. Member FINRA/SIPC. Advisory services offered through Trombley Associates, a registered investment advisor and separate entity from LPL Financial

CPA, CDFA

Barbara Trombley is a Certified Divorce Financial Analyst (CDFA) who specializes in helping women understand their finances during this difficult time.

596-6992 | trombleyassociates.com 85 Post Office Park, Suite 8524 | Wilbraham, MA

Barbara Trombley, Owner, CPA, CDFA

Securities offered through LPL Financial. Member FINRA/SIPC. Advisory services offered through Trombley Associates, a registered investment advisor and separate entity from LPL Financial.



Why hiring our **Estate Settlement** Professionals will help

> keep your family together.

When you choose our Estate Settlement Professionals as your Personal Representative (formerly called an *executor* or *executrix*), you can rest easy that your estate will be settled following your instructions and in a timely and efficient manner. More importantly, it will avoid the emotionally charged disputes that often form between siblings, other family members and beneficiaries, when one of them is put in charge of the estate.

A Personal Representative of an estate will have to navigate a daunting the list of responsibilities and tasks. For an inexperienced family member, this can result in missed deadlines, increased tax liabilities, and long delays that can draw the ire of other family beneficiaries. In some cases, the situation can end up in costly, wasteful legal battles between family members over the disposition of the estate.

Estate Settlement Tasks

- Entering the Will into probate, and handling other legal requirements.
- Gathering all of the personal property and arranging for support of the family.
- Obtaining appraisals of required property for tax purposes.

As impartial and independent professionals, our GSB Estate Settlement and Trust Services consultants will make sure that your estate is managed efficiently, according to your wishes without adding to your family's emotional upheaval. Call us today to learn more.



(413) 775-8335 greenfieldsavings.com

- Reviewing real estate records to assure timely payment of taxes and collection of rents.
- Evaluating contracts and leases to comply with all requirements, including giving necessary notices.
- Investigating and handling all claims against the estate.
- Collecting all life insurance, rents, and other amounts due to the estate.
- Preparing and filing estate and inheritance federal and state tax returns
- Paying related estate and inheritance taxes.
- Preparing a final accounting of the estate.
- Distributing the estate to the beneficiaries as directed by the Will.