

1765 Paxton Community News

PaxtonCommunityNews.com

September 18, 2024

Turn Back Time Connects Kids with Nature

by Gordon Keegan

Remember when cell phones and computers didn't exist? When kids actually played with each other instead of being glued to screens and electronic devices? When hide-and-seek and hop-scotch were games that brought giggles, and the discovery of a toad or a lightning bug in the backyard was a thing of wonder? Paxton resident Lisa Burris does. And that's why she and her husband founded and run Turn Back Time, a non-profit nature-based education center located on 58 acres in Paxton, Massachusetts. It connects kids with nature through thoughtful and engaging programs, blending structured and unstructured exploration of the outdoor world within a welcoming and harmonizing environment. In short, kids having fun in the great outdoors, and learning all kinds of neat stuff.

From humble beginnings in 2012, Turn Back Time now includes an active beaver pond, an extensive

forested trail system, and a fully functional working farm. The farm includes a barn with classroom space, stables, greenhouse, commercial garden beds, and an assortment of farm animals to interact with. Their in-resident animal friends include a whole clan of chickens (most uniquely named by children!), a horse, pony, goats, and two adored mini horses, Sunny and Olive.

How did all this happen? "My husband and I adopted two children (they have five in total) through the foster care system in 2006," Lisa says. "Our two adopted children have special needs. Our son is on the autism spectrum and has an intellectual disability. We noticed that our son was able to interact with peers a lot easier when he was in an outdoor setting. Some research led me to Richard Louv's book Last Child in the Woods. He talks a lot about the fact that he believes children have nature deficit syndrome. That they're not outside enough. I wasn't able to find a program that could



Photos Contributed

provide my son with the outdoor experiences we knew he needed and provide experienced staff who knew how to interact with children with autism. My husband and I are a little bit older both in our 60s, playing outdoors was just a fact of life when we were children. So as the story goes, we sold our house and bought the land in Paxton to start this program. I wasn't sure exactly what the program would look like but I knew that I wanted kids to play outside and I knew I wanted the

program to be built on inclusion. I wanted children who struggled with challenging behaviors, or had special needs to be able to have successful social/recreational experiences with their peers in a way that they may not be able to do in a traditional educational/recreational setting."

In addition to the children's programs, Turn Back Time has a young adults with disabilities job skills training program. Several agencies bring adults with

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Hildene is Paxton-area Seniors' Destination for Oct. 24, 2024

The Paxton-area Senior bus trip season is flying by quickly! Our next-to-last trip for the 2024 traveling season is Thursday, October 24, 2024.

We'll depart at 8:15 a.m. from Paxton Senior Center (Council on Aging, 17 West ST (Route 31), just south of the traffic light at the Paxton Common. Our first stop, other than a short break at the eclectic Guilford (VT) Welcome Center, is for lunch at 11:30 a.m. at the Publyk House in Bennington, VT. We depart there at 1:15 p.m. And within one half hour we will arrive at Hildene, the Lincoln Family home in Manchester, VT.

Robert Todd Lincoln was the only child of Abraham and Mary Todd Lincoln to survive to maturity. We will enjoy a self-guided tour of their property which consists of a lot of choices: Fourteen (14) historic buildings, including the Georgian Revival mansion, formal gardens and observatory on this now 412-acre estate, Welcome Center, the Museum Store in the historic carriage barn, 1903 Pullman (train) car, Sunbeam (British auto) and the Hildene Farm.

We will make a quick stop (pmt. on your own) at the Brattleboro McDonalds on the way home, arriving back at the Paxton Senior Center at 7:30 p.m. The price for the entire day is \$126 and includes the delicious lunch, including gratuity, at the Publyk House; the self-guided tour at Hildene, the Lincoln Family Home; and the luxury Wilson Bus motor coach transportation. It does not include the bus driver's gratuity.

The Lincolns built the home as a summer home at the turn of the 20th Century. Robert first visited Manchester as a young man. Some 40 years later he returned to purchase 392 acres to build what he had called his ancestral home. Robert was president of the Pullman Company, the largest manufacturing corporation in the country, at that time.

Lunch at The Publyk House in Bennington begins with a salad of mixed greens, seasonal vegetables and Balsamic Vinaigrette dressing. Choose your entree from Roast Turkey dinner (mashed potatoes, stuffing, pan gravy and cranberry sauce); Homemade Layered Meatloaf (mashed potatoes, green beans, gravy and cheddar cheese); Baked New England Cod (cheddar and cracker crumb topping with lemon beurre blanc, mashed potatoes, seasonal vegetable medley); or Penne Pasta Primavera (tri-color peppers, broccoli, mushrooms, tomatoes, carrots and onions, tossed with pasta in olive oil, garlic, butter and white wine). All entrees come with salad, coffee/tea and seasonal fruit crisp or cobbler with fresh whipped cream for dessert.

Again, the tour date is Thursday, October 24. For reservations, call Deb Grensavitich (508.754.6366) or email Deb at grensavitich@aol.com. Please make payments to FOCO (or Paxton FOCO) and send them to Deb Grensavitich at 88 Laurel St, Paxton, MA 01612-1234.

PAXTON WOMAN'S CLUB SCHOLARSHIP TOLL ROAD

The Paxton Woman's Club has scheduled a special Scholarship Toll Road at the Paxton Town Common on October 5th from 9:00 AM to noon. It is their hope that a successful toll road will enable them to supply future scholarships to graduating high school students from Paxton. Thank you in advance for your generosity.



Slow Flow Yoga Class with Diane McMorrow

Slow flow yoga is an amazing vehicle to relieve stress and tension, strengthen our body and help us develop more flexibility and stability. It also helps us clear and calm our mind, and to create a sense of presence, where we can open our mind and hearts to the present moment more.

All levels are welcome

Day: Tuesdays from 6:00 to 7:00

When: Starting September 17th – November 5th

Length of session: 8-week class

Where: Paxton Center School Library

Fee: \$70.00 for all eight weeks, \$40.00 for four weeks or \$12.00 per drop in. Paxton Recreation needs to have enough participants enrolled prior to the start of the program to make sure the program will run. Please sign up before the start date.

Checks payable to Town of Paxton or payment can be made on-line at: <https://www.townofpaxton.net/recreation/pages/online-payments>

What to bring: a mat • Optional: blocks, blanket/bolster

ZUMBA

All ages are welcome

Every Wednesday Night

6:30 – 7:30 Paxton Center School Café

Starting September 25th to November 13th

Fee: \$70.00 for all eight weeks, \$40.00 for four weeks or \$12.00 per drop in. Paxton Recreation needs to have enough participants enrolled prior to the start of the program to make sure the program will run. Please sign up before the start date.

Checks payable to Town of Paxton or payment can be made on-line at: <https://www.townofpaxton.net/recreation/pages/online-payments>

Volleyball (Adults Only)

Tuesday night's 6:30 to 9:00 Paxton Center School Gym

\$40.00 per each 10-week session \$5.00 per week – drop-in fee

Starting September 17th through June 2025

Letters to the Editor

Letters should be no more than 300 words, and must include the writer's name, address, phone number and signature. Only name, street name and town will be printed. Letters may be edited for length and clarity. On occasion, letters up to 500 words may be published as opinion pieces, at the editor's discretion. Send email to sterlingmeetinghousenews@gmail.com or mail to: Sterling Meetinghouse News, 35 Redemption Rock Trail, Sterling, MA 01564.

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Publishers • Mark & Karen Packard Editor & Designer • Emmanuel Ortiz Contributors • Samantha Aeschbacher, Gordon Keegan, Matt LaBarre, Kristen Levine, Campbell Stevens

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Positive Paws Professional: A Pawsone Oppawtunity

By Campbell Stevens

Roberta "Ro" Caley, is not only the founder of the new Sterling-based pet business, 4P-Positive Paws Pet Professional, but she is also the epitome of someone who loves, cherishes, and respects animals from all different walks of life (even ones with hooves!). Ro, who started her pet-centered business in August of 2023, has been in the animal care field for over 12 years. She has experience in a wide variety of animal care, from working as a travel pet vaccinator, a dog walker, a pet sitter, and then to a certified pet trainer with her CPDT-KA credential, Ro has truly done it all. Although Ro has always had an undeniable fondness for animals, her passion grew when she found her niche in reactive dog training/sitting, leading to the curation of 4P.

Ro's commitment to animals does not stop there, as her company is incredibly innovative and authentically one-of-a-kind. Her company offers a multitude of different services from dog sitting, dog training (either in-home or at a park), virtual dog-training check-ins, dog walking/outdoor playtime, in-home pet care, overnight pet care, drop-in pet visits, and in-home pet sitting for reactive dogs. Even with more straightforward services like dog walking, the business goes the extra mile by providing reports with pictures of the pets, water, and treats (if allowed by the owner).



Roberta Ro Caley and her dog.

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Girl Scouts Are Still Making A Difference

By Matt LaBarre

“The Girl Scouts offer something for every girl at every age,” Monica Baldyga, Director of Membership for the Girl Scouts of Central and Western Mass says. “Girls of all ages from kindergarten through high school make life-long friends, gain leadership skills, have fun, learn while earning badges, spend time with quality role models, and give to the community!”

Baldyga, who has been Director of Membership for 5 years and been a Council staff member for 19 years, grew up in the Girl Scouts and is passionate about the organization and the opportunities scouting provides girls.

“One of the ways the Girl Scouts stand out from other organizations is the focus on being “girl-led.” Baldyga suggests. “The girls in every troop have a say about which badges and activities they will do together, establish goals, develop plans to achieve those goals, and work at those steps to the plan, including sorting out what to do if something doesn’t go as planned—which is part of life learning.”

The activities are all age appropriate, and through the process girls are given the opportunity to sample different subject matters and experiences. “Many of our troop activities are grouped into what we call our 4 Pillars of Programs.” Baldyga continues. “These programs include: Life Skills, STEM (Science, Technology, Engineering, and Math), Outdoors, and Financial Literacy.”

Within each program category, there are many and varied activities, again according to the troop’s interest and the age level of the troop members. For instance, under Life Skills you might learn about the basics of cooking which may also include something like the science of cooking, or budgeting and instilling the differences between needs and wants, or CPR / First Aid training, or resume writing. Girls may also select to learn and acquire additional badges on their own if they have specific interests.

“Troops might decide to go see how something is made, or learn how to make their own slime, or sample or create foods from around the world,” Baldyga says. “While camping is attractive to some, the Outdoor category might include ways to take care of the environment, or taking care of our own neighborhood and leaving no trace of litter, and school or neighborhood clean-ups.”

Badges are earned for completing activities that help girls learn about a topic, being proficient at their grade level. Each level has a badge in the same or similar category, from basic through progressively more in-depth as the scout gets older. While individual girls may select and complete badge activities on their own, the girls in the troop do work cooperatively at determining the activities and badges they will work to complete in the year, which runs from October 1st through September 30th.

The Girl Scouts provide a place where girls can learn by doing, and work cooperatively. “Our program provides girls with the opportunity to learn that it’s ok to express what they are comfortable with and not comfortable with.” Baldyga states. “They get to use their voice as they get older and in a positive way, to become part of developing a solution.”

According to Baldyga, this is all part of the Girl Scout leadership experience,



Photos Courtesy of the Girl Scouts of Central and Western Massachusetts

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Tax Talks

with Jennifer Lovett, IRS Enrolled Agent (EA)

(Owner/operator of Liberty Tax Service in Holden, Clinton, Framingham, Marlborough, Worcester, Spencer and Athol)

For so many Americans, tax-deferred retirement plans such as 401(k)s represent the majority of their investable assets. Who wouldn't want to contribute as much as possible to a plan that allows you to contribute pre-tax dollars, reducing taxable income in the year invested and continue to grow those assets tax-deferred until retirement so you can withdraw when you're in a lower tax bracket? Seems pretty great to me. Yet, let's assume if you retire and find yourself in the 24% bracket and you have accumulated \$2 million in a tax-deferred account, after federal taxes your nest egg has shrunk to \$1.52 million and that's before state taxes.

This is why looking at a diversification strategy is so important; don't forget you have options. Diversification is more than asset classes and investment classifications. In the same manner that you invest your assets in different stocks, bonds, cash, etc., you may want to do the same between tax-deferred, taxable accounts, and tax-free accounts.

Tax-deferred accounts like the 401(k)-offer tax-deferred growth but require you to pay tax on any withdrawals you make. What's more, withdrawals are taxed as ordinary income and will affect other income generated in that tax year. Taxable accounts such as brokerage accounts offer a range of investment choices, including stocks, bonds, mutual funds and real estate. While these require you to invest with after-tax dollars and pay taxes every year on any income you earn you control these accounts with no restrictions. Withdrawing these funds in retirement will not affect your tax rate on other income, including social security. There are also no age-driven required minimum distributions. Tax-free accounts such as a Roth IRA provide you with the ability to invest with after-tax dollars but pay no income or tax on capital gains until you withdraw funds. These provide the same degree of flexibility that taxable accounts have, plus there are number of inheritance benefits to your beneficiaries.

Let's look at tax diversification in action. You are retired, assuming no other sources of income your effective tax rate is 16.46% when you withdraw \$200,000 from your 401(k) or other tax-deferred account and incur federal tax liability of \$27,861, leaving you with \$172,139. Now here's another picture. Withdraw \$100,000 from your 401(k), sell stocks or other securities with a \$60,000 capital gain from your brokerage account, and take \$50,000 from your Roth IRA or other source of tax-free income. Your new effective rate drops to 10.74%. The \$100,000





401(k) withdrawal decreases to \$92,103. The \$60,000 stock sale is taxed as a long-term capital gain at 15%, leaving you with \$51,000. Finally, take the \$50,000 withdrawal made from the Roth IRA, and you have \$193,103. A difference in your pocket of \$20,964. There are even more implications when we add in other income as well as Social Security and Medicare premiums. This is not just a one-year difference, the goal is to reduce taxable income in retirement every year.

It's not what you make. It's what you keep. Tax diversification creates choices in retirement and the goal is not to compromise lifestyle. Understand what tax bracket you're in and how short and long-term capital gains are taxed. Check to see if your employer offers a Roth 401(k) to make contributions with after-tax dollars and make tax-free withdrawals when you retire. It may make sense to convert traditional IRAs to Roth IRAs. Paying the tax piper now could be worth the prospect of being able to make tax-free withdrawals later, either way you will have to pay tax on those funds. Consider other sources of tax-free income, whole life or other insurance policies that offer cash value, municipal bonds or health savings accounts (HSAs). Finally, seek professional guidance before you make decisions. Tax diversification is complex and requires understanding of tax codes and your overall financial situation.

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Garden Guru: Fall Pruning

By Mark Packard



It's time to cut back your Hydrangea to the desired size. You can also cut back your perennial gardens and get them ready for a long winter's nap including lilies and grasses. You can also do some winter prevention pruning and remove any sucker branches that may have started this summer. Any damaged or dead branches can always be removed regardless of the season. Dead and damaged branches will open a plant to harmful insects and disease. If you are pruning branches larger than your wrist you should seal them with pruning sealer. Do not shape Rhododendrons or Azaleas at this time of year because you will be cutting off next year's blossoms. Now is also a perfect time to move or divide things that may be crowded in your garden. It is also a great time for planting new plants and new lawns. Fall is a great season for gardening all around so enjoy!

Mums are here! Mums can take a light frost and continue to bloom, but if we get an early freeze, you can cover your mums with a blanket or bring them inside so they will last longer. When decorating this fall, make sure you get straw bales instead of hay. Straw is weed free and you can use it around your rose bushes and other tender plants to keep them warm in the winter.

Gardening questions? Please call 978-407-2568.



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Interest Rate Predictions for the Upcoming Year

By Karen Packard

This is the news many buyers have been waiting for. On August 23, 2024 the Federal Reserve Chairman, Jerome Powell was giving a speech and said "The time has come to cut interest rates".

This is great news for home buyers! This should impact mortgage rates and other loans like car loans, giving people a little less interest payments on new loans as soon as the change takes place. Most buyers have been worried about the higher interest rates and for some, the rate increases over the past couple years affected their ability to purchase a home. It will also enable buyers who purchased a new home recently at a higher rate to refinance their current loan if the rates drop low enough to make sense financially to refinance. Talk to your lender if you are thinking about refinancing, there may be fees to refinance and you will be, in most cases, putting your loan back out to the original timeline of 30 years so you want to make sure the savings are worth it.

The overall hope is that the interest rates may get adjusted as early as September. There will most likely be small rate changes to start. You are not going to see interest rates plummet. They need to maintain a delicate balance so they don't weaken the economy. The Fed is watching the inflation rates ease and unemployment rate rise a little so this is what they needed to see to consider lowering the interest rates for consumers.

There are obviously many factors that contribute and outside influences like things that are happening overseas that the Fed will be watching. So, there is no guarantee. But based on the news I am hearing and the talk in the real estate industry, I predict we will start to see some small rate changes consistently over the next 12-18 months. The forecasts for 2025 from the National Association of Realtors (NAR), show the average rate being around 6.7% by the end of this year, possibly 6.5% by the end of the 1st quarter in 2025, 6.40% in the 2nd quarter, 6.3% quarter 3 2025. This is very promising for buyers. And Wells Fargo and Fannie Mae are predicting even

Sold Single Family Homes Sold in Paxton in August 2024

727 Pleasant St.	Sale Price \$300,000
177 Grove St.	Sale Price \$380,000
282 Pleasant St.	Sale Price \$465,000
4 Berkshire Dr.	Sale Price \$469,900
376 Grove St.	Sale Price \$500,000
400 Marshall St.	Sale Price \$500,000
27 Camp St.	Sale Price \$579,900
378 Grove St.	Sale Price \$692,400
447 West St.	Sale Price \$699,900

better numbers of being just under 6% by the end of 2025. These are just predictions, the FED has not announced and confirmed amounts, they will watch the economy closely with any rate change before deciding if they will continue to drop the rates next year.

Inventory still plays a huge part of why our market here in North Central Mass is so strong so it remains to be seen if we will start to see some more houses listed and more inventory become available. More inventory will certainly help buyers in addition to a lower interest rate.

So, if you are thinking of buying or selling a home in the next 12-18 months it is good to know that it looks like the rates will be changing. Talk to a local real estate expert about how that will impact you directly. As always, my column and advice is general information so when it comes to your specific situation, it is good to talk to an expert because every house and every clients needs are different. Call or email me to set up an appointment to discuss your home plans for 2025.

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Paxton Public Access Television –On The Move

by Matt LaBarre

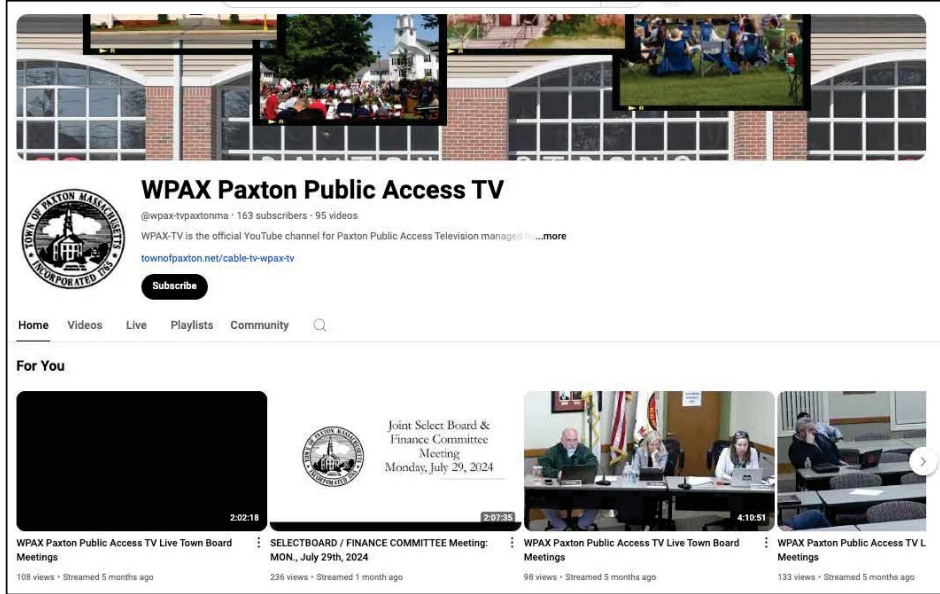
Paxton's Public Access Cable Television is on the move, literally and figuratively, and Paxton area residents are invited to be part of the future!

The station is moving from the Town Hall to a new studio at the Paxton Public Safety Complex. "We're moving to open up opportunities to more residents, as the studio we've been working in was not compliant with ADA regulations, not easily accessible to people in wheelchairs for instance," Nick Powlovich, Paxton Cable and Communication Committee Chair says.

"This is a time of major change, and we've been planning the details for a fairly long time," Powlovich continues. "We have about \$180,000 in new equipment in a wonderful new space!" Along with the studio being in an accessible space for everyone, the new studio has additional advantages with much more space and a revamped control room.

"We're trying to build something special here!" Powlovich exclaims. "The new facilities and equipment will provide residents of all ages, from students to seniors, with wonderful opportunities to learn and have fun at the same time."

WPAX is actually 3 channels, one devoted to government meeting coverage along with community programs, another channel focused on school activities and educational news and features, and the bulletin board. Programs are also uploaded to YouTube, which allows more people to watch the programs. "We realize that as cable television subscriptions continue to drop in numbers, the future will be YouTube, Roku, Apple TV, and other platforms." Powlovich states. "We are making it as easy for residents and others to view our programs as possible." Programs can be found on WPAXTV on



Paxton Access Cable Television's Youtube Channel is very active.

Photo Contributed

YouTube, and everyone is invited, and encouraged, to subscribe.

New technologies and new equipment will allow Paxton Public Access Television to video tape in different ways and grow! Volunteers will be able to learn the basics of video producing, editing, lighting, audio, reporting, and many other skills!

"WPAX is really a wonderful tool for schools, for individuals looking to learn specific skills no matter what their age and background, and for non-profits and congregations to educate people about what they do and promote events, video events, video educational seminars, and

talk about services, programs, and ministries," Powlovich says. "We'll provide training and help volunteers develop programs based on their interests and goals."

While direct advertising is not allowed on public access stations anywhere in the country, businesses can create programs that highlight aspects of what they do. For instance, a restaurant could create videos about cooking or styles of cooking or hospitality. Banks could produce programs highlighting the importance of financial management or savings and budgeting.

"Public Access Cable Television is entering an exciting "next phase"

where videos will be increasingly utilized as a teaching tools not just in schools and colleges but in the corporate world too, which means the vocational opportunities for people who learn these kind of skills will be plentiful and evolving!" Powlovich explains.

Paxton Public Television will be a part of that workforce evolution and still offer residents who simply want to learn some new skills while having fun and socializing with others who share interests those opportunities too! For additional information about volunteering, contact Powlovich at: WPAXTV@townofpaxton.net.

POSITIVE PAWS from page 3

Ro emphasized that her services are "customizable to different needs, such as older dogs who may need to go outside more often, etc." Although 4P mainly services the people and paws of Sterling (or within 15 minutes of Sterling), she stated that she is open to going outside these parameters, with a small traveling fee. However, she emphasizes "fairly open to going anywhere," if it means helping and supporting animals.

Alongside the customized services, the company's specialty lies in reactive dog care. Ro explained that her experience training was incredibly rewarding and that she "fell in love with dog training, seeing the dog's transition, and seeing people's [pet owners] ability to relax [once training was complete]." The 4P founder further explained that alongside general obedience she trains dogs who are people-reactive, other dog-reactive, or dogs who are simply anxious. In addition, she specializes in helping pups gain confidence and "getting them out of their shell."

When asked what the most rewarding and heartwarming aspect of Ro's job is, she joyfully explained that specifically with people-reactive dogs, "It melts my heart when a dog who is initially scared of me, [after training] ends up becoming my best friend!" Furthermore, she highlighted how she takes her time to

understand the dog (s) entirely, as she assesses the dog's overall needs, comfort level, and possible fear/triggers to provide a hospitable, safe, and pawisitive environment for the dogs to learn and grow.

In addition to the expansive, inclusive services offered by 4P, the company reflects dedication and discernment for both the furry clients and their owners, even with business elements as simple as a logo. For instance, Ro brilliantly thought of having 4P as the logo, as the logo itself "resembles a dog." All the "smaller" details Ro incorporated into her company show her sterling work ethic toward the beloved pets of Sterling.

Ro may have many roles as a pet-centered business owner including being a pet caregiver, dog sitter, walker, trainer, etc, but most importantly she is a friend to our furry friends. It is clear she adores her profession, not only due to her ability to help animals but also to merely spend time with them. As she expresses, "I get my social fulfillment by hanging out with animals," which illustrates her innate ability to co-exist as a provider and companion to all parties involved. If you or someone you know is interested in a pawisitive experience for pets, check out Positive Paws Pet Professional's website, where Ro is available to contact through phone, email, and text.



Roberta Ro Caley training her dog.

Photo Contributed



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Watch Out for Investment Scams

When you invest, you'll find that knowledge is power. The more you know about your investment choices, and who is offering them, the better prepared you'll be to make good decisions. And this diligence can also help protect you against investment scams.

How widespread is this activity? Consider this: Investment fraud losses totaled more than \$4.5 billion in 2023, according to the FBI's Internet Crime Report.

Here are some common types of scams:

Cryptocurrency – Not all crypto currency offers are scams, but many are. The scammers will contact you via social media, claiming they've made a lot of money in crypto and are willing to help you do the same. They may direct you to a website or app to invest, but the "company" taking your money may not even exist, and, after taking your money, may disappear.

Investment programs – These programs claim to have "proven" strategies that can enable you to get rich by investing in financial products. But these strategies are dubious at best and can cost you thousands of dollars that could otherwise go into an investment plan based on your goals, risk tolerance and time horizon.

Real estate – Typically, a real estate scam tries to get you to invest in a "world class" or "luxury" property development, but these properties may take years to build, if they're built at all. Also, various real estate "seminars" claim they can teach you how to get wealthy by buying and selling real estate, but these programs are expensive and usually worthless.

Gold and other precious metals – Scammers who call themselves "rare coins" merchants may try to sell you gold coins, bullion or other types of precious metals, claiming that these assets will always go up in value (which isn't true) and that "now is the best time to act." You can find legitimate ways to invest in

precious metals, possibly through mutual funds, but you'll need to determine whether these assets can be an appropriate part of your investment portfolio.

So, how can you avoid these scams? Here are some suggestions from the Federal Trade Commission:

Don't be pushed into snap decisions. Scammers will pressure you to act quickly because "space is limited" in an investment offering or a "special deal" won't last long. If someone won't give you time to consider an offer, it's not worth considering.

Be suspicious of "risk-free" claims. All investments carry risk, and no variable investments can claim to provide "guaranteed returns." If an individual or organization downplays the risk of an investment and doesn't want to provide risk disclosures, just walk away.

Ask about licensing or registration. Legitimate investment professionals must be registered with the Financial Industry Regulatory Authority (FINRA) and be licensed by your state's securities regulator before they can sell you any investment product. You can check the status of an individual or firm by using FINRA's BrokerCheck tool at brokercheck.fina.org.

Do some research. You can search online for the name of the company or individual offering you an investment opportunity. By entering terms such as "review," "scam," "fraud" or "complaint," you may well find that other people have experienced problems or been victimized.

To achieve your financial goals, you'll likely need to invest for decades — so, be wary of scammers who claim to offer a shortcut to success.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

Edward Jones, Member SIPC

For more information please contact Christina Lashua at Christina.lashua@edwardjones.com

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Richards Memorial Library Programs September 2024 Events

The Paxton Library is located at 44 Eichards Avenue, Paxton, MA 01612
For more information about their events please call 508-754-0793 • Website: <https://rmlpaxton.org/>

All Month

September is Library Card Sign-Up Month

Sign up for a library card and receive a removable Transformers tattoo (ages 5-12) or a book-themed vinyl sticker (teens & adults). New card holders will be eligible to win a \$25 Dunkin' Donuts gift card (all ages).

Sponsored by the Friends of Richards Memorial Library (FRML).

September Book Displays by Kristina

- Historical Fiction
- Banned Book Week
- Guess the Book in a Jar

Drop-in Crafts for Youth

Celebrate International Dot Day all month long by contributing to our community dot art project. Plus fall coloring sheets

Events

MA Teen Choice Book Award (MTCBA) Voting September 1-20

Young people in grades 7-12 can submit a ballot (in person at the library) for their favorite MTCBA nominee of the year. Voters must have read one or more of the nominee books. For more information, visit the library or go to MTCBA online.

Books and Blankies w/Wachusett Community Connections

Friday 9/20
10-11am

For babies birth to 18 months and their caregivers. Come play with Wachusett Community Connections.

1000 Books Before Kindergarten Celebration

Saturday 9/21
11am-12noon

Let's celebrate all the 1000BBK children wherever they are on their reading journey!

Enjoy an obstacle course, sensory tables, big blocks, a craft, a photo booth, and fun. For 1000BBK children and their caregivers/families, plus any families interested in the program.

Outdoors. Indoors in inclement weather.

Friends of Richards Memorial Library (FRML) Meeting

Tuesday 9/24

7-8pm NEW DAY AND TIME

FRML meets on Tuesday and is seeking new members to attend meetings to discuss book sale volunteering and donation days, as well as fundraising. FRML is currently looking for a Clerk (to take the minutes) and a Treasurer. These are volunteer roles.

Graphic Novel Book Club Registration is Now Open

Ages 8-12

Each month, receive a featured graphic novel, along with a small treat.

Read and enjoy!

Optional: Join other graphic novel fans the last Wednesday of each month, 4-4:40pm, for discussion and fun activities related to the book.

October's book is Measuring Up by Lily LaMotte.

Register now: <https://rmlpaxton.org/tweens>

Summer Reading Success

Congratulations to the 151 young people who recorded 1622 hours of reading, easily surpassing our Community Reading Goal of 1000 hours!

592 young people attended 22 Summer Reading programs, including the Positivity Magic Show, Playful Engineers, Shamrock the Reading Dog, Scavenger Hunts and more!

Visit our Summer Reading Page for more information, including sponsors, fun photos, and "Finn"as the Whale Shark.

Weekly Events

Tuesdays starting September 10

3:30-4:30pm

LEGO Challenge

Take the weekly challenge or build from your imagination. Completed challenges will be displayed at the library. All materials provided. Ages 5+ due to small parts.

Wednesdays starting September 11

10:30-11:15am

Outdoor Story and Playtime

Join us for outdoor play and learning in the beautiful library yard or indoors in inclement weather.

We sing songs, go on scavenger hunts, read stories, create, and play!

Thursdays ongoing

3:30-4:30pm

Chess Time at the Library

Play, learn, and teach chess together. Other board games available.

All ages and skill levels welcome.

Upcoming

Saturday 10/5, 10:30-11:30am: Bats at the Library

Thursday, 10/10, 6:30-7:30pm: Creative Space for Teens: Gilded Halloween Insect Taxidermy

Book Donation Day

Friday 10/11, 10am-2pm only

The Friends of the Library are accepting donations of gently used books, DVDs, CDs, audio books, video games (Wii, PS or Switch).

No textbooks, magazines, VHS tapes, or encyclopedias.

Donations are only accepted when volunteers are here on monthly Book Donation Days — please do not bring them at other times.

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A member of our design team will reach out to you prior to the appointment to better understand your needs and to make sure the right plants are selected to thrive in their new home!

STEP 2
Our designers will pick a selection of flowers, shrubs, and trees from our garden center that will compliment your yard and suit your individual needs.

Once they arrive at your house, all of the plants will be laid out in the exact spots that they will be planted.

STEP 3
Once the design is complete and you're happy with the selections, the plants stay right where they are. You can request that our install crew return and plant them for you at an additional cost, or you can choose to install the plants yourself. And that's it!

Empowering Women: Local Firearm Course for Women Promotes Safety, Confidence and Firearm Responsibility to New Firearm Users

by Kristen Levine

This May at the Norco Sportsman's Club in Princeton, 37-year veteran firing instructor Joe Picariello taught a class of eight students a Level 1 Handgun Defense course, educating an exclusively-women only class about basic gun safety and handling of firearms.

"I decided to concentrate on [women's training] last year," Picariello says. "Normally when I would do a class, maybe two out of ten people were women. I feel like they're overlooked."

The Level 1 course, as described by Picariello, is designed to "take as many variables away as possible and to offer safety and confidence [handling firearms]."

Citing differences in handguns from traditional training courses, which are geared towards the broader grip of a man, Picariello noted that the guns he uses to train his women-only courses have been tailored down to suit the needs of his students.

"Companies have come around and made guns [like] the Shield 380 EZ," he said. "On other guns pulling the slide back is difficult, it's about twenty three pounds of pressure in a normal gun. Smith & Wesson came up with the EZ five years ago and [it has] good safety features and [is] easy to load. Ninety percent of [students] who borrow an EZ from me end up buying their own."

The EZ model was used during the class as students learned the basics of safety, handling, loading and unloading ammunition, and techniques of stance and shot placement. Picariello placed heavy emphasis on responsibility handling and storing firearms, and the class also studied an overview of state gun laws. Picariello cited firearms safety rules originally coined in the 1950s that still hold strict relevance today: to treat all guns as loaded until it is determined they are not, to never



Students and instructor Joe Picariello at Norco Sportsman's Club in Princeton MA.

Photo Contributed

let the gun muzzle aim at anything the holder is not willing to destroy, to keep a finger off the trigger until the target is in sight and the decision to shoot has been made, and to be sure of the target and what is around it.

Picariello also pressed the point home that handling firearms is very different in popular media than in real life.

"[On a movie set] if someone has a gun and it goes off unintentionally, the director says 'cut' and they start over," he said. "Life is not scripted. If you make a mistake there [are] no do-overs."

The class, which is split into two parts of a four hour classroom component and a full day of range and live ammo training, operates under the rule of "practice makes permanent". Picariello was quick to confirm that perfection is not a goal to look for, as it is learning to handle firearms with safety and responsibility that matters.

"Women are becoming one of the larger purchasers of firearms," he said.

"[Students] approach learning about firearms like there's a mystique to them. [This course] gets the mystique away and shows it's nothing to be afraid of...there's a trepidation to shooting a gun if they've never done it before, but [after the class] almost every student has said, 'I'm comfortable with it now'."

Picariello, originally a social studies teacher for seventh and eighth grade students in Waltham, was also a part-time police officer beginning in February 1986 with Princeton. Among other training certifications and accolades he holds a Level 4 Master Instructor/Trainer for Municipal Police Training Committee, cited on the official Commonwealth of Massachusetts as "an agency of the Executive Office of Public Safety and Security (EOPSS), [which] serves the Commonwealth by establishing training standards, oversight and policy guidance for law enforcement professionals."

As the owner of Wachusett Firearms Training, Picariello offers a multitude of different training courses for both new students looking to train with firearms as well as more advanced courses. Picariello has seen a wide variety of students in his women's-only courses from all age groups, even saying, "A number of women in their seventies have been taking the classes."

When asked why she was taking the course, student Heather Kaddie said, "It's to get more comfortable with my firearm...I have it to be able to protect myself and to have a feeling of being safe; if I go walking in the woods there could be bears and other animals, [I am not just] protecting myself from people."

Regarding the course she noted, "Besides the LTC [License to Carry test], this is the first course I've taken, and I've been really enjoying it;

CONTINUED PAGE 12



Students learning at Norco Sportsman's Club in Princeton MA.

Photo Contributed

disabilities there to work on farm chores. They also host numerous college interns throughout the year, and in 2021 opened a Farm Stay project center. The Farm Stay project center is a collaboration with WPI. Worcester Polytechnic Institute juniors are required to do an interactive qualifying project in their junior year. Turn Back Time hosts up to nine students who spend seven weeks on the farm for their IQP working on farm related projects.

Running Turn Back Time is a big job. "I have the greatest staff in the world," Lisa says. Coordinating and working for the organization are Katie Baker, Veda Bleau, Rachael Novia, Katrina Smaltz, Beth Preston, Amy Elizabeth Soucy, Rachael Drinker, Laura Piccirillo, and Emilia Luna-Kelley. "They make the place hum," Lisa adds.

Turn Back Time offers a full range of programs beginning with Preschool, Kindercamp, Home School, Summer Camp, Family Farm Time, Critter Catchers, Adult Programming, and even birthday parties.

To find out more about Turn Back Time, visit their website at tbtinc.org.

Girl Scouts should be a safe place for girls where they don't have to impress anyone, where girls can just be you." She says.

Local Girl Scout troops are self-funded, primarily through the Girl Scout fall fundraising effort which includes sales of popcorn and magazines as well as the Girl Scout cookie drive.

No girl is turned away from the Girl Scouts because of costs. While membership dues are \$35 per year, any family who has difficulty with that is offered financial assistance. The only other costs are basic uniform items such as the sash or dues to the troop, which average \$2 per meeting, and are decided upon by the troop leader.

"Girls don't have to be part of a troop to participate!" Baldyga states. Our Juliette program is designed for girls who have a schedule that may not allow for participation in the troop meetings, especially as girls get older and have their own job schedules." Girls in this program have full access to all the materials, and there are programs specifically for the girls in the Juliette program. So any girl, even if there is no local troop or a troop that meets at her schedule, can participate in Girl Scout programs.

If you would be interested in learning more about the Girl Scouts, joining a troop, or starting a troop, call: 508-365-0115 or email: info@gscwm.org.

there's a good mixture of information and knowledge, and [Picariello] has real world stories with humor."

This atmosphere of welcoming but still responsible teaching was also received well by student Marie Urquhart, who said, "I've learned a lot so far. There's a lot to learn here but [Picariello] teaches the material nice and slow so as not to overwhelm anyone, and it's very hands-on."

This hands-on training included disassembly, how to clean firearms, how to prevent jams and other damaging factors with ammunition, and how to store weapons both in the home or vehicle to meet state and federal law requirements. Picariello's method of teaching dusts humor over serious topics to make the lessons feel less like strict lecturing, but the point of the lessons is never lost: to treat a firearm with utmost responsibility and respect for what it is and what it is meant for.

The next portion of the course took place at the Norco firing range, with a full day of shooting to bring practical experience to everything learned during the classroom segment. All eight students, equipped with borrowed or their own firearms and required eye and ear safety equipment, lined up to practice target shooting with Picariello and two course teaching assistants

watching. Before shooting began roles were assigned for emergency response in case of accidents, further pressing in the course's core rules of safety.

"Everyone has the responsibility for range safety," he said. "If you see something, like a gun muzzle straying from the range and pointing towards people, let [the instructors] know. It's better to be safe than sorry."

Picariello enforced muzzle management and trigger finger discipline before shooting began, as well as dry training drills without ammo. Picariello drilled students on stance, aiming, and firing without ammunition, looking over each student and offering encouraging critique and corrections for best handling. After satisfactorily completing dry training drills, students were allowed to load and begin shooting live ammunition into targets, putting classroom learning into full practice.

"We all come from different backgrounds but we all have the same thing in mind with safety," student Laurie Marsden said of the course overall. The Level 1 course successfully taught this to the class, and now opens opportunities for graduating students into Level 2 courses and beyond to continue building their firing and handling skill sets for safety and self-defense.

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— Taylor Swift