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November 20, 2024

Lessons from the Past to Build a Better Future: Holocaust Survivor Inspires Anna Maria College Community with Story of Resilience



Professor Nancy Fournier wanted her students to learn about the Holocaust through art, music, and literature. Magda Bader came to speak to Anna Maria College students about her own experience surviving the Holocaust. Nancy Fourner (right, front, Magda Bader, second right, front).

Photo Credit: Caitlin V. Reidy

by Caitlin V. Reidy Magda Bader's teenage years did not include giggling by the school bubbler or going to the mall with her friends. Instead, she spent her

childhood years going from a ghetto, to a cramped cattle car, and eventually being placed in deadly concentration camps during World War II.

Ms. Bader is a Holocaust Survivor

who has witnessed the worst of humanity. Instead of staying silent, she has shared her personal story countless times with the hope of educating individuals of the dangers of not just baseless hatred, but the moral risks of being a bystander in the face of conflict, oppression, and discrimination.

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Paxton



LETTERS & ANNOUNCEMENTS

Paxton COA Art Show News

The Best in Show of the recent exhibit of colorful photographs by Don Deprez was a tie with the winners titled: Rhododendrons. Cornell Botanical Garden, New York June 1972 and Looking South from MacMahan Island, Bath, ME #2.

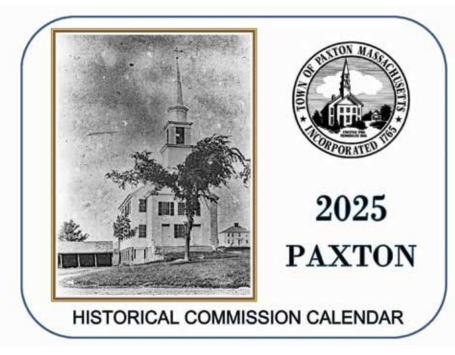
The new Paxton COA art show will begin on Monday November 4th and run until the end of January 2025. It will be available for viewing from 10AM to 1PM and will feature acrylic, watercolor and needle felting art works to be exhibited by Charles Belisle, Diane Riopel, and Anita Fenton.

Once again, the COA wishes to thank all participants for their colorful and creative artistic displays which brighten and enrich the dining experience for all.

Upcoming Events For The Paxton Woman's Club

- 1. October 10th First Aid and Life Saving Techniques; 6PM at the Senior Center
- 2. November 8th Wreath making at Bemis Nursery in Spencer
- 3. November 11th Intro to Rughooking; 6 PM at the Senior Center
- 4. December TBD Holiday Brunch
- 5. January 9th Estate Planning 6PM at the Senior Center
- 6. February 13th Yoga and New to You; 6PM at the Senior Center
- 7. March 13th Claytime Pottery; TBD
- 8. April 10th Trivia Night; 6PM at the Senior Center
- 9. May 8th Scholarship Dinner; TBD
- 10. June 12th Ice Cream Social; 6PM at the Senior Center

To signup for specific events, please contact: carolriches@charter.net for Claytime kathycard@charter.net for Bemis Nursery program m.c.girouard71@ gmail.com for special lunch and dinner attendance carolriches@charter.net and kathycard@charter.net for general information.



Paxton Historical Commission 2025 Calendar

Paxton Historical 2025 calendars are now available at the Paxton Marketplace. They contain many never before seen antique photos of Paxton, its residents and its historical landscapes. As in the past, calendars cost \$10 and profits from sales are used toward programs and to benefit the town.

Letters to the Editor



Town of Paxton Holiday Event

December 13, 2024 6:00 to 8:00

Located in the St. Columba Church parking lot, Town Common, and Richards Ave.

Come vote for the best Town Truck Holiday Makeover. If you like to participate in the Truck Holiday Makeover please see below for more information and registration form.

Warm up by the fire pits, make S'mores, cornhole, food, and spread holiday cheer.

Mike's Ultimate Grill will be available for food purchases.

Tables set up by Paxton's American Legion, RML, Girl Scouts, Boy Scouts, and Lions Club.

The reading of the night before Christmas.

Holiday Carols by PCS Chorus and The Annual Lighting of the Town Tree at 7:00.

Take pictures with Santa under the tree!

Please bring a Food donation for the Paxton Food Bank!!

For more information and registration for the truck makeover:

https://www.townofpaxton.net/sites/g/files/vyhlif4846/f/uploads/holiday_ truck_makeover_registrations_0.pdf

Paxton Area Seniors: Holiday Classics with The Cartells at Aqua Turf, Plantsville, CT.

Friends of the Paxton Council on Aging (FOCOA) and area senior travelers from many nearby towns look forward to wrapping up their 2024 bus trip season on Tuesday, December 10, 2024 at the Aqua Turf Club, in Plantsville, one of Connecticut's largest venues and premier banquet facilities.

We have traveled there once before, three years ago, and everyone enjoyed their fun-filled day, with an excellent noontime dinner, music, dancing as desired, complete with Mr. and Mrs. Santa and other program highlights. The entertainers, The Cartells, are a very popular seven-piece band who play and sing many types of music. The Cartells have been the favorite choice for people who want the best music and the best time. What better way to wrap up a season of travel than with these friendly bus trip people who truly appreciate a day away, great meals and love reliving memories of dancing to similar music many years ago.

Expect to hear some jazz, swing, Motown, R&B, rock and roll and more. Join in on the sing-a-long with The Glamour Girls.

Entrees (Roasted Turkey and Baked Cod) will be served family-style and, speaking from our first time there, the entire meal and beverage service was beyond our expectations. What better way to get in the spirit of the holidays!

The bus leaves the Council on Aging (Paxton Senior Center) 17 West ST (Route 31) just south of the Paxton Common (and only traffic light) at 8:30 a.m. on Tuesday, December 10, 2024. We expect to arrive back in Paxton at 6:00 p.m.

The entire day, which costs only \$119, is our most reasonable trip of the year. It includes the delicious meal and spectacular show, Holiday Classics with the Cartells, and transportation via the very comfortable and wellmaintained luxury Wilson Bus Motor Coach from East Templeton, MA. Payments are due November 19, 2024 and are non-refundable unless ticket(s) can be re-sold.

For reservations, please call Deb Grensavitch at 508.754.6366 or email her at grensavitchd@aol.com. Please make payments to FOCOA (or Paxton FOCOA) and send to Deb Grensavitch, 88 Laurel ST, Paxton, MA 01612-1234. We sincerely hope that you will want to join us for this light-hearted final event of 2024.

In This Issu*i*

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 SterlingMeeting houseNews@gmail. com or mail to: Sterling Meetinghouse News, 35 Redemption Rock Trail, Sterling, MA 01564.

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We are not liable for typographical errors in advertisements.

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TOWN NEWS

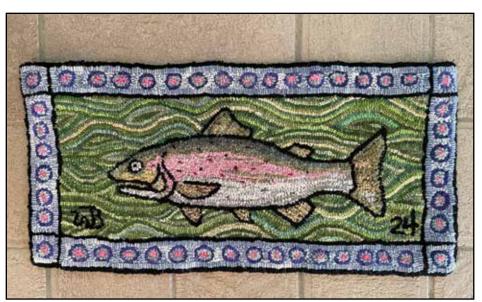
Wachusett Mountain Chapter of ATHA Activity

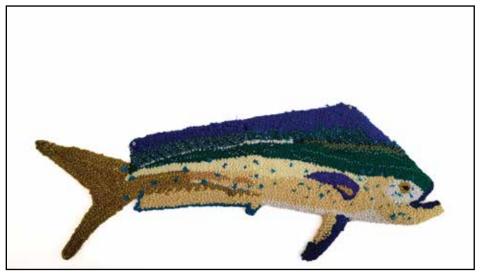
The Wachusett Mountain Chapter of ATHA (Association of Traditional Rug Hooking Artists) that meets at the Eight Point Sportsman's Club in Sterling had a challenge for their September meeting. Members who participated, each chose one of the many mounted animals in the meeting hall as the inspiration for a creation of their own design.

There were a variety of animals chosen, a colorful sailfish, several trout and other fish, an owl and a pheasant. Members used traditional rug hooking techniques, needlepunch, proddy and 3-D design to create their works. It was an enjoyable experience for all!

The group meets on the second Friday of each month (September - June). New members are always welcome! For more information contact Judy Shields (judyfrad@gmail.com).







Left Image: Made by Sally Howell Top Right Image: Made by Sara Barss Bottom Right Image: Made by Stacey Lanier

Photos Contributed

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Local Man Authors New Baseball Book

by Gordon Kegan

Dick Durland has a passion ... writing. And when he's not at his regular job as the Quality Manager for a company called Corrosion Materials in Auburn, you can find him at his computer: researching, crafting and authoring books on subjects he's keenly interested in. Winning the Day – Saving Baseball, is his latest effort, and it goes straight to the heart of everything that's wrong with America's favorite pastime.

According to Durland, "Major League Baseball has a problem. Over the past couple of decades batting averages have slumped severely, strikeouts have doubled, and on base percentages have plummeted. Soaring costs and skyrocketing salaries are accompanied by widespread cheating. 1 and 2 tool payers, elongated game times, and the emergence of an exclusive baseball 'club' that has fans collectively dismayed."

And that's just for starters. Durland claims (and backs up with facts and statistics) the assertion that the evolution of the game has gotten completely away from the true beauty of what the game of baseball is supposed to be all about. Now, it's the "all or nothing" approach to winning. 480-foot HR's rule the day. And then there's the money they're throwing around. It's beyond ridiculous. Just recently, in 2022, the Tampa Rays won 100 games blowing by both the Red Sox and the Yankees with only a 1/4 of the team salary. And that's only a single example. Durland says there are many more.

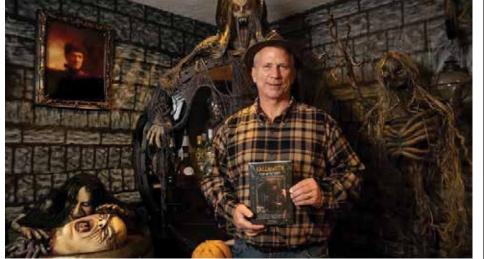
In fact, Durland shockingly states that many of the best baseball players never even make it to the major leagues because of the game's systemic problems. And, according to him, the bottom line is that there's simply every reason to believe that MLB fields are absolutely littered with players that simply don't belong there. And, in many cases, it goes all the way back to the way things are handled in Little League!

Durland asserts that for every pro baseball player playing today, "There are hundreds of players out there who either are, or could be every bit as good, and possibly better. More likely thousands."

How did he come to write such a book, and reach such conclusions? "Winning the Day - Saving Baseball' started out as a story about my kid's baseball life but became what I like to think is one of the best parent advocate handbooks you can find out there on the market today," Durland says. "But then something else happened. The more research I did and as the evidence started to pile up, the book took on a life all its own and ended up being a full-fledged indictment on organized baseball all the way up to the pros. The bottom line is that the book exposes, in numerous incontestable ways, that there's a surprising amount of talent that never makes it to the pros. I'm talking about an unbelievable amount. And the facts point to the inescapable notion that the talent I speak of is not only being ignored but methodically pushed aside ... at all levels of play. Sounds hard to believe, but true nonethe-less."

Critics have lauded Durland's book. It's supplemented throughout with actual events, as the narrative chronicles his son's improbable rise through the ranks and the alarmingly disingenuous nature of the obstacles encountered throughout his 17year journey. A mix of enlightening, exhilarating, and heartfelt storytelling laced with well-documented facts and first-hand testimonials ensures the reader is compelled to acknowledge the underlying reasons behind the current demise of "America's favorite pastime."

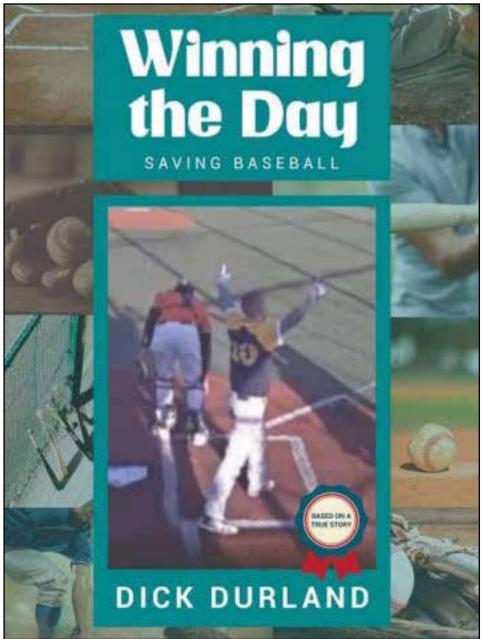
You can find Dick Durland's book at https://www.amazon.com/Winning-Day-Baseball-Dick-Durland/dp/ B0D7269JVQ.





Top Image: Photo of author Dick Durland. Bottom Image: The cover of "Winning The Day."

Photos Contributed



Durland holding another book he has written.

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Latest Housing Statistics in Massachusetts By Karen Packard



For the past few years, the biggest news in real estate along with the interest rates has been the low inventory. As many areas of the country have changed from a seller's market during the COVID years to a buyer's market more recently, Massachusetts and especially our area in the Wachusett region has remained a seller's market mainly due to the low inventory of homes and condominiums available to buy.

With limited homes for sale and many buyers looking to purchase in the Wachusett district the home prices have remained high and most listings are still selling quickly often with multiple offers.

September in the Wachusett district showed an average for the days on the market from listing to sold at 29.14 days. And the average list price to final sold price was 102%. October 2024 was almost the same average days on the market before closing was 29.39 and average list price to final sale price was 101%. This shows most houses are still selling quickly and over the asking price.

According to the Massachusetts Association of Realtors (MAR), September showed a 34.7% increase in new listings for single family homes in Massachusetts. In September, the median sale price for Massachusetts was down 3.2%, the closed sales decreased aby 22% and the new

Sold Single Family Homes Sold in Paxton in October 2024

20 Pleasant St. Sale Price \$460,000

1 Thistledown Lane Sale Price \$750,000

13 Hill St. Sale Price \$799,900

105 Holden Rd. Sale Price \$564,900

13 Dunanderry Way Sale Price \$749,900

listings increased by 34.7%. This was the third consecutive month that Massachusetts saw a decrease in median sales price for single family homes. MAR also reported that this was the second consecutive month in closed sales being down 22% in September.

The decrease in price with an increase in listings is a big change. Those statistics plus the predicted change in the interest rates moving into 2025 might make it easier for buyers to purchase a new home. It has been extremely competitive the past four years and buyers were having a difficult time finding a home that worked for them without getting into a bidding war on each property. These latest statistics show that the market might be changing a bit moving into 2025.

If you have been thinking of making a change, now could be a great opportunity to buy a new home! Please don't hesitate to call or email me for more information or with any questions. I am happy to help with any of your home buying or selling needs



Garden Guru: Fraser Fir News! By Mark Packard





Great news!

The shortage of Fraser Fir trees has subsided! We still had to order in July to get the trees we wanted but it looks like a good year for trees! You might think that pre-cut trees don't last as long as a local cut your own tree, but it depends on where you get it. Our trees come from Canada so they are dormant before they are cut. That means all that holiday spirit is locked inside and won't release until you bring it in your house and warm it up. You might think that is too early to get a tree but remember, they are already cut, so waiting until later in the season is not going to make them any fresher. The earlier you get it, the better the selection. You don't need to bring your tree in the house right away. Just stick it in a bucket of water in the shade or somewhere cold, and your tree will stay dormant. Also remember when picking a tree, the heavier the better. If a tree is heavy, it means it is full of water and happiness. That's a good thing!

Fraser Fir are more popular because they hold their needles longer and have sturdier branches for heavy ornaments. Balsam Fir have a stronger scent. They are usually fuller looking and cost less than Fraser Fir.

Remember to give your tree a fresh cut by removing at least 2 inches of the stump right before you bring it in. This will allow the tree to absorb water as it warms up in your house. Keep your tree away from heat and keep the tree stand full of water at all times. Make your tree last even longer by adding Prolong preservative to your water.

Thank you for shopping local this holiday season. Small businesses like ours depend on your support during this time of year. It is because of our strong community that small businesses like ours can survive. When you shop at a small business you are not just helping the business owners. You are helping keep local jobs available. You are helping a child go to college or giving a local citizen the ability to provide for their family. Small town businesses are the ones that give to local charities, support athletics and other community-based organizations. Happy holidays!

Gardening questions? Please call 978-407-2568.



STEP 1

Book your \$99 appointment by going to www.plantnerds.design.

Then, send pictures of your yard, your contact information, and any preferences you may have to plantnerdsdesign@gmail.com.

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!

Alixis Van Horn, MSN, APRN-C, ACHPN 774-239-6700 alixisvanhorn@gmail.com located at JC Aesthetics Post Office Square, Princeton, MA



Tax Talks

with Jennifer Lovett, IRS Enrolled Agent (EA)

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

But they are daunting for each of us in a different way. Maybe you have not filed for multiple years, maybe you owe every year and

just the thought of submitting your 1040 makes your skin crawl. From my experience, it strikes fear in the heart of so many because of the possible penalties, scrutiny and other potential unfortunate outcomes. There is one word, more dreaded than others in my world...audit. I have compiled a list of top things to do or not do in order to avoid an IRS audit. While there are more items I would love to add, here are my top.

File your tax returns timely and accurately. Accuracy is paramount in avoiding an IRS audit. A common mistake that triggers IRS red flags is missing or mismatching information on your returns. What do we find are the most common mistakes? Forgetting a form, usually a source of interest, dividend or other income. Remember from previous articles, even if you owe taxes but can't pay, filing on time is essential. Penalties for late filing are worse than penalties for late payment. To help with your accuracy and timeliness, keep your records organized. Make sure every deduction and credit are supported with paperwork, invoices, bank statements or receipts. From daycare credits to residential energy credits. If you own your own business or have a side hustle, make sure your books are up to date.

Deductions are part of running a business but be advised that it is very important to claim only what is reasonable and necessary. Some deductions may catch the IRS's attention if they seem too high compared to your income or unreasonable for your business. If you are taking deductions, take the extra minute to notate the business pur-

Let's call a spade a spade, taxes are scary. pose not just for this year but in case anything comes into question in the future. Lastly regarding expenses, be precise. Expenses are not usually nice and tidy, avoid guessing or rounding to round numbers like \$400 or \$1000, not only because you are required to be precise but also round numbers will trigger audits because it looks like you are estimating.

> Filing as a sole proprietor makes you more likely to face a tax audit. If you've been using Schedule C for your business income, it could be time to consider forming an LLC or S-corporation. These structures not only offer tax benefits but also reduce the chances of being audited. If you report losses year after year, the IRS might start wondering if your business is more of a hobby. Switching to an LLC or S-corp helps you show that your business is legitimate and focused on generating profit.

> Never avoid the IRS (same goes for the Mass Department of Revenue). If you receive a notice from the IRS, respond quickly and provide the requested information. Many notices are simple inquiries, and a quick response can prevent issues from escalating. If you're unsure how to handle a notice, consult a tax professional for guidance. Acting early helps keep things manageable and avoids unnecessary complications.

> Dealing with an IRS audit is never something anyone voluntarily signs up for. It can be extremely time-consuming, and expensive. There is good news, with the right approach, you can minimize your chances of being audited. Make sure to file your returns timely and double check you are not missing any tax documents and maintain detailed records. Claim reasonable deductions and stay compliant with documentation. Answer any and all notices from the IRS and meet deadlines.



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TOWN NEWS _____ HOLOCAUST SURVIVOR from page 1

"I want to hope that the world will be a little bit of a better place," Ms. Bader said.

Ms. Bader said she was in a ghetto for a short time before being sent on a cattle car that went to Auschwitz-Birkenau.

"Hilter was out to kill all of the Jewish people, as well as people with physical and mental handicaps, and those who were homosexual," Ms. Bader said. "He killed anyone that he thought wasn't like him, and he didn't work alone."

Ms. Bader said before she was sent to Auschwitz, she had never imagined such a place. She said many countries cooperated with Hitler's vision, and he killed anyone who did not follow through with his vision.

"His main objective was to kill, so no one would come out alive," Ms. Bader said.

Recently, Ms. Bader told her story to a group of Anna Maria College students taking a course called "Holocaust and the Arts," taught by Professor Nancy Fournier. According to Fournier, the class explores the Holocaust through the lens of drama, art, music, literature, and the visual arts.

"We still have more work to do to help students to be more aware of their role in making a difference in their lives and that of future generations," Fournier said.

Instead of watching a movie or reading a piece of literature, History itself walked through the doors of Anna Maria College and told a story of life, death, sadness, and resilience. With sparkling blue eyes, a soft but clear voice, and an experienced, yet keen memory, Ms. Bader shared her story of loss, survival, and liberation to a group of students, some who had no prior knowledge of the Holocaust before taking this course.

Grace Boakye, a nursing student at



Magda Bader, a Holocaust Survivor, explains the importance of treating everyone like a human being to Anna Maria College students.

Photo Credit: Caitlin V. Reidy:

Ms. Bader said. "The hatred that you see these days is repetition because it didn't start right away, it started towards one group, then another."

Ms. Bader was the youngest of 10 children. In 1944, at 14 years old, her family was forcibly removed from their home in modern-day Ukraine by Nazi occupiers and was sent to a ghetto. Later, Ms. Bader recounted being forced onto a cramped cattle car with her family, which headed to Auschwitz-Birkenau in Poland. She was separated from family members, including her parents, whom she never saw again.



who had survived the war. She went to art school in London, and received a scholarship to the University of Denver in the United States. She said she arrived in the United States in November, 1949.

"When I saw the Statue of Liberty, it spoke to me," Ms. Bader said. "When I arrived in the United States, I could have kissed the ground. For me, America was my lifesaver."

When Ms. Bader arrived in New York on a ship, she went to earn a bachelor's degree at the University of Denver in Colorado. She then received a grant to Columbia University, where she received her master's degree. Ms. Bader was an elementary school teacher for one year, and later taught art until she retired from public education in 1993. She now speaks about her experience as a Holocaust Survivor to schools and colleges.

"I talk about my experience during the Holocaust because I hope people will listen to each other," Ms. Bader said. "We want people to listen to us, hear us, see us, and respect us. I have to be the same type of person that I expect others to be."

What was usually a 90-minute class at Anna Maria College turned into a one hour and 45 minute historical account from someone who had looked Evil directly in the eyes, and prevailed, despite the traumatic journey. Not one student left the class early. It was so quiet during Ms. Bader's account, that nothing but the sound of her soft voice could be heard in the room where she spoke. After Ms. Bader's presentation, she was embraced by several students. She showed them historical pictures of her family, as well as her identification she had received after the war. Several students commented on how the intensity of her survival had touched them. Megan Tegethoff, a graphic design major, said she had been interested in learning about the Holocaust for a long time because it has given her perspective on life. One thing she

focused on after Ms. Bader's story, similar to her classmate, was the ability for a human being to do this to another human being.

"People do this blindly," Tegethoff said. "It's crazy."

"It was history coming alive for them," Fournier said. "My students remained clearly engaged in the presentation by Magda, as evidenced by not using their phones at all during her visit and their willingness to remain totally engaged in her speaking beyond the time that was allotted."

Dr. Lisa LeBlanc, who has worked at Anna Maria College for several years as an English and Humanities professor, and has worked in the role of Department Chair, said she proposed a Holocaust Literature class many years ago to the Department Chair at the time.

"The Chair didn't think it would run, so I offered to do it as a summer class," LeBlanc said. "It was the highest enrollment for any English summer class we'd had, so it became a part of the regular rotation and I've been teaching it since."

LeBlanc said when Fournier had suggested the Arts course, she approved it, knowing it would add something important to the curriculum.



Magda Bader shows Anna Maria College students pictures of her family before the Holocaust.

Photo Credit: Caitlin V. Reidy:

Anna Maria College, said she never learned anything about the Holocaust before enrolling in Holocaust and the Arts. After meeting Ms. Bader, Boakye had a new perspective on life through the experience of someone who had survived the worst of mankind.

"As humans, this is so sad we do this to other humans," Boakye said. "We need to respect humans no matter their creed, color, or religion. Ms. Bader's story is so sad but she came out to be a better person."

"Hatred created the Holocaust,"

Two days short of Ms. Bader's 15th birthday, she escaped from the second labor camp that she was sent to, Bergen-Belson, in Germany, with her sister. She escaped in the midst of guards leaving their posts and their confusion before near-liberation. After she was liberated and the war had ended, Ms. Bader worked for the British Red Cross, where she assisted displaced persons, like herself.

After much difficulty, Ms. Bader said she went to England, where she reconnected with her other siblings "I have taught this course many times, and now I have students helping me with it," LeBlanc said. "One student has introduced me to a couple of survivors; another brought in souvenirs from the war. It's great that they [my students] are able to continue my education as well."

The most important lesson came from Ms. Bader herself. She shared that during times of war, hatred, and conflict, we must all remember to be kind to one another and to treat everyone, no matter their culture, race, or religion, as human beings. "We are all human beings," Ms. Bader said. "We need to learn to get along, respect each other, and live side by side."

FINANCE NEWS



FINANCIAL FOCUS® What should you know about RMDs?

You may spend many decades contributing to your IRA and 401(k), but eventually you will likely need to take the money out — in fact, you must take the money out or face penalties. What should you know about these mandatory withdrawals?

Here are some of the basics:

• What are they called? Mandatory withdrawals are technically called required minimum distributions, or RMDs.

• When must I take RMDs? If you were born before 1951, you've probably already begun taking RMDs. If you were born between 1951 and 1959, your RMD age is 73. And if you were born in 1960 or later, your RMD age is 75. You can postpone accepting your first RMD until April 1 of the year after you reach your RMD age, but this will result in two RMDs for the year. After you take your first RMD, you must take subsequent ones by December 31 of each year.

• What penalties will be assessed if I don't take all my RMDs? For every dollar not withdrawn, the IRS will charge a 25% penalty, but this can drop to 10% if you subsequently withdraw the correct amount within two years.

• Which accounts have RMDs? RMDs apply to traditional IRAs, as well as other types of IRAs, including SIMPLE and SEP IRAs. RMDs don't apply to Roth IRAs. RMDs also apply to traditional 401(k)s, but not Roth 401(k)s.

• Can I withdraw more than the RMD for any given year? Yes, you are free to take out as much as you want. However, if you take out more than the RMD for one year, you can't apply the excess to the RMD for the next year.

• How are RMDs calculated? Typically, your RMDs are determined by

dividing your account balance from the prior December 31 by a life expectancy factor published by the IRS. Your financial professional should be able to perform this calculation for you.

• If I have multiple accounts, do I have to take an RMD from each one? If you are taking RMDs from a traditional IRA, you must calculate each RMD individually, but you

can take the total amount from one or more IRAs. If you're taking RMDs from a 401(k) or similar plan, you must take the RMD from each of your accounts.

• How are RMDs taxed? You are typically taxed at your income tax rate on the amount of the withdrawn RMD. You may be able to avoid taxes in a particular year if you transfer your RMDs to a qualified charity in what's known as a qualified charitable distribution.

• If I inherit an IRA or 401(k), am I subject to RMDs? Yes. When you take RMDs from an inherited account, you generally must withdraw all the funds within 10 years, as opposed to over your lifetime, which is the RMD window that applies to your own accounts. The rules are somewhat different if you inherit an IRA or 401(k) from your spouse. In any case, though, you'll want to consult with your tax advisor about how to take RMDs from an inherited account.

If you're already subject to RMDs, be sure you've taken them before the year ends. And if you haven't yet started taking RMDs, learn as much as you can about them — because the more you know, the more likely you'll make the right moves at the right time.

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



CHRISTMAS TREE DAY!

Saturday, November 23, 2024

Kick off the most wonderful time of year with Sterling Greenery! We have **over 400 premium trees,** from 4 ft. to 10ft. tall! Choose between Balsam Firs or Fraser Firs and we'll tie it to your car for you!



Stop by to get all of your holiday favorites!

- Wreaths from 12" 48" Poinsettia
- Garland by the yard
- Kissing Balls
- Welcome Baskets
- CyclamenChristmas Cactus
- & More!

Sterling / Paxton

OPEN 7 DAYS A WEEK FROM 8:00AM - 6:00PM

Richards Memorial Library Programs November - December 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

Mini Canvases Available

Please pick up your two canvases for the 3rd Annual Mini Art Show by Humans. The Art Show will be on display at the library in January and February. This is an all-ages event. Canvases will be due back on December 21.

November Book Displays Bookflix, "Move-ember", and Fantasy

Drop-in Crafts for Youth

Scribble Art! "Great art starts with just a scribble." Plus: dinosaur and gratitude coloring sheets.

EVENTS

Through 11/21

Win a LEGO Harry Potter Advent Calendar

Check out a book between 11/1 and 11/21 and you'll be entered to win. Note: This is the 2023 edition. Open to all ages.

Tuesday 11/5

6-7pm

UFOs in New England - with Ronny Leblanc

Join us for an evening of the strange and mysterious with Monsterland: Encounters with UFOs, Bigfoot and Orange Orbs author Ronny LeBlanc.

Ronny can be seen on the Travel Channel/Discovery+ television series Expedition Bigfoot & Paranormal Caught on Camera.

He will be here to talk about UFOs of New England and will highlight some historic and recent sightings. The truth may be closer to home than you think!

Thursday 11/7 through Wednesday 11/27

DiNo-vember at the Library!

Go on a Jurassic Scavenger Hunt to discover what survived from the "Golden Time" of dinosaurs. And vote for your favorite dinosaur. Who will win the "Best Dino" award?

Thursday 11/21

6-7pm

Pop-Up Libby Tech Help

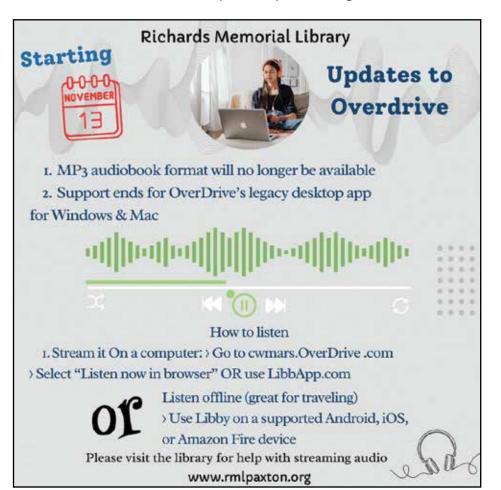
Traveling for the upcoming holiday season? You'll always have an audiobook to listen to or an ebook to read when you use the Libby app. Bring your device and staff will walk you through the Libby setup. We can update your pin or update an expired account. Please bring your charged device.

Tuesday 11/26

7-8pm

Friends of Richards Memorial Library (FRML) Board Meeting

FRML meets on the last Tuesday of each month and is seeking new members to attend meetings to discuss book sale volunteering and donation days, as well as



Graphic Novel Book Club

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.

November's meeting will be December 4 due to the holiday.

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

WEEKLY EVENTS

Tuesdays

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

10:30-11:15am

Outdoor Story and Playtime

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

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

No Storytime 11/27 due to the holiday.

fundraising. FRML is currently looking for several volunteer roles on the Board.

Through Wednesday 11/27 Smokey Bear Reading Challenge

Help Smokey celebrate his 80th birthday by learning how to prevent wildfires and help the environment! Read 3 books on wildfire prevention or the environment and earn 4 activity badges. Complete the challenge to earn nature- and Smokeyrelated prizes! Registration open. Geared to ages 4-10 but all welcome.

Thursday 11/28 - Thanksgiving Day

<u>-Closed</u> <u>Friday 11/29 & Sat 11/30</u>

-Closed

UPCOMING

Tuesday, 12/3

6:30 - 8pm

Coffee & Chocolate: A Perky Pairing

Kim Larkin (Klassic Kreations) presents and educational and tasty workshop:

She will share the interesting history of coffee and chocolate, including the benefits, how and where coffee and chocolate hail from, the famous pioneers in both industries, and best brewing/roasting methods.

We will pair decaf coffee provided with different chocolate varieties

Each person will receive a coffee-chocolate tasting wheel

Please note that all chocolates come from a licensed facility that also uses tree nuts.

For ages 18+

Registration required (space is limited): https://tinyurl.com/RMLPerky

TOWN NEWS

Lilac Hedge Farm: Healthy Soil Grows Healthy Crops



The Lilac Hedge Farm management team from left to right ... Heidi Cooper (General Manager), Ashley Guerin (Product Manager), Ryan MacKay (Owner/Operator), Jim Cooper (Farm Manager), Erin LaForce (Packinghouse & Logistics Manager)

Photo Contributed

by Gordon Keegan

Off of Wachusett Street in Rutland, is one of the most picturesque and pastoral sights you may ever see. It's Lilac Hedge Farm, part of a 500acre working grange. Just looking at it evokes memories of when life was simpler, and more serene, but get closer, and it's an entirely different story. Lilac Hedge is a bustling with energy, and with a happy staff of dedicated employees it brings its customers the very finest in farm produce. This includes not only milk and eggs, but fresh beef, hand-made sausages, chicken, pork, lamb, cheese, butter, in-season fruits and veggies, and many other items. Equally important is Lilac Hedge Farm's philosophy that healthy soils grow healthy crops and, in turn, nourish healthy animals. They minimize the environmental impact by implementing practices that conserve

natural resources, reduce pollution, and protect biodiversity. And as Ryan Mackay, farm owner says, "It just makes everything taste better."

Lilac Hedge Farm's roots go all the way back to 1898 when it was founded by Ryan's great-grandfather at the corner of Salisbury and Flagg Streets in Worcester. From there, it grew and moved several times until it landed at its present location. Today, Lilac Hedge Farm is comprised of two farms. One in Rutland and one in Holden. Its Holden farm is considered the "production farm" where livestock is raised on over 350 acres, and where the packinghouse is located. The Rutland farm is home to Lilac Hedge Farm Stand, ice cream, kitchen, farm bar, and AirBnB's.

So, how do you take advantage of buying some of the great array of products offered by Lilac Hedge Farm? Well, they couldn't have made it simpler.

CONTINUED PAGE 12



Lots of delicious food inside the Farm Stand.

Photo Contributed

TOWN NEWS_____



Above Photo: Enjoying food from the Farm Stand during s summertime concert. Below Photo: What's more fun than a hayride?

Photo Contributed



If you'd like to take a pleasant ride, you can visit their Farm Stand in Rutland. There you can browse their total line of meats, dairy and produce. It's a treat!

But for those who don't have the time to shop, and are looking for great tasting meat, they'll deliver it right to your door. This holds for households and kitchen and have music every Friday, Saturday and Sunday, through October. Grab some delicious tasting treats from the Farm Store, relax at a picnic table, and watch the kids interact and play with the live farm animals.

They also have the Easter Bunny coming to the farm (with photo ops for kids on March Saturdays, 4/16 and 4/23), Snuggles with goats (March Sundays, 4/17 and 4/24), Classes Kiditioning for kids (Saturdays 9-9:45 AM for ages 3-4 Saturdays 10:15-11 AM for grades K-2), and lots more. There's always something fun going on at Lilac Hedge Farm, including old-fashioned hay rides. For more about what Lilac Hedge Farm offers visit lilachedgefarm.com or call 774-245-5367.



in Worcester, Essex, Barnstable, Middlesex, Suffolk, Norfolk, Plymouth and Bristol Counties. Many of their customers take advantage of their Subscribe and Save program where they automatically get 5% savings, and a free item. Additionally they also offer pick-up locations, scattered throughout the area. Naturally, they also appear at seasonal farmer's markets.

But food is only part of Lilac Hedge Farm's offerings, the other part is fun! Starting in May, they open their bar

FUNERAL HOMES

Pre-Planning ~ Burial ~ Cremation Services Honoring Lives & Celebrating Memories

We are committed to providing the highest standards of funeral service with a comfortable and supportive environment to each family we serve. 1158 Main St., Holden, 508-829-4434 • 100 Worcester Rd., Sterling, 978-422-0100 Richard Mansfield & Ricky Mansfield, *Funeral Directors*

www.milesfuneralhome.com

"Fear not November's challenge bold. We've books and friends, and hearths that never can grow cold. These make amends."

— Alexander L. Fraser