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Friday, November 8, 2024

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The Daughters of Isabella, a charitable organization of Catholic women founded on the principles of Unity, Friendship and Charity, hosted their first All Saints Party for the children and parents of St. Therese parish in Putnam on Oct. 27. Everything from diving for doughnuts to games, pizza, and prizes. Lots of fun had by all!

received a little before

5:30 a.m. on Monday,

Oct. 28 by a third party

for smoke in the base-

ment of the clubhouse

followed by a call from

an employee minutes

later. First respond-

ers arrived to find fire

in the B-side walkout

basement that had man-

aged to break into the

upstairs ballroom sec-

Firefighters were able

tion of the clubhouse.

Fire damages Connecticut National Golf Club Clubhouse

BY JASON BLEAU VILLAGER CORRESPONDENT

PUTNAM — An early morning fire damaged part of the clubhouse at Connecticut National Golf Course in Putnam, a popular location for weddings, fundraisers, and other events as well as a hub location for the Club with a store and other amenities.

The East Putnam Fire Department confirmed

Elmer Preston named Thompson's Veteran of the Month

THOMPSON - Elmer Preston, of Old Route 12 in the Mechanicsville Village of Thompson, has been chosen by the Nominating Committee to be the fourth recipient of the newly formed Veteran of the Month Program for the Town of Thompson. He is the November 2024 awardee, and the community is so very pleased and proud to honor him in this capacity. It is very appropriate to honor Preston in November because November is the Month that this Country honors its Veterans, and Elmer certainly epitomizes Veterans in Thompson. In addition to his service to his country, having served for the better part of two years in East and West Germany from 1963 to 1965 as part of the G-2 Intelligence Brigade, he has been a Member and long time Commander of the Veterans of Foreign War (VFW) Post 10088 in Quinebaug for the past 55 vears. He is also a 40-year Member of the American Legion Post 67 of Thompson. During his time in the VFW, Preston has served in every conceivable capacity as an Officer (every office), and as the "go to person" who has seen it all, and done it all for his Post. He has been advisor to old and new Members, an enthusiastic advocate for everything that the VFW stands for. He is commonly referred to as Mr. VFW. With Preston, you also get two volunteers for the price of one. His wife Carol has served by her husband side for many, many years in the VFW Auxiliary. She has also served with enthusiasm and grace in every conceivable capacity as well. Together Elmer and Carol have served the VFW for almost 100 years an accomplishment which should not go unnoticed. Elmer has served in the 4th District of the State VFW and on the State level for many, many years. Five of those years, Elmer served as the State of Connecticut Department Chaplin. Together, one of the highlights of this couple's time with the VFW, was in 2020 when they both attended the Annual National Western Veterans of Foreign War Conference in Hawaii to continue their Education and broaden their Knowledge in the VFW Program to serve us better. You would also know Elmer as the long-time organizer and participant of the annual Memorial Day Parade in Thompson and the Annual Veterans Day Ceremony each year held on Veterans Day at the Memorial Park on Riverside Drive. Elmer was a heavy truck and Bus driver in Germany and often transported Commanders and Generals across the East and West Berlin border demarcation before the unification of East and West Germany. Elmer did his training at Fort Gordon, Georgia and Fort Eustis, Virginia before being assigned to his duties in Germany. Elmer was awarded the Army of Occupation Medal in Germany, and was a carbine marksman during his Service to our Country. Elmer is also a 25-year Member of

the first calls were to knock down a significant portion of the fire from the exterior before making entry containing most of the damage to the basement and ballroom and preventing a total loss of the building. The fire was deemed under control by 6:54 a.m. and crews remained on the scene for several hours.

The golf course was closed for a day after the incident as officials assessed the situation and damage. An update posted to social media on Oct. 29 indicated plans to repair the clubhouse.

"We want to thank everyone who has reached out. Everyone is safe and no one was injured or hurt. Unfortunately, the clubhouse sustained significant fire and smoke damage and some serious structural damage and is unusable and will need major repairs,' wrote the Club.

Golf activities will continue out of the Club's maintenance building and a trailer.

East Putnam Fire Department was assisted by East Thompson Volunteer Fire Department who established a water source at the Chase Road and

Killingly/Danielson Firefighter Assist Search Team (FAST). Mutual aid was also provided by the Putnam Fire Department, Putnam EMS, Thompson Fire Engine Company, East Thompson Volunteer Department, Fire Community Fire Company West Fire Thompson Dudley Department, Fire Department Dudley Professional Firefighters Local Attawaugan 4271, Fire Department, Killingly East

Fire Department, South

Turn To CLUBHOUSE page A11 projects BY JASON BLEAU VILLAGER CORRESPONDENT

KILLINGLY - Several projects have recently become a priority in the Killingly School District ranging from facility upgrades to essential repairs to ensure the safety and usability of current facilities.

Assistant Superintendent of Killingly Schools Jeff Guiot provided updates on several projects during the Board of Education's Oct. 23 meeting that were the center of discussion earlier that day before the Facilities Committee charged with assessing the needs of all the district's school buildings. Each project is in different stages of planning and execution.

The first topic was a project that is just finding its footing, addressing ongoing leak issues at Killingly Intermediate School (KIS). The facility has experienced recent roof leaks that will soon require a long-term solution. Guiot explained that the district is exploring the poten-tial of repairing or outright replacing the roof to see which is more cost effective.

"We had received an estimate for a repair. We are having some significant issues with the roof leaking in multiple different places. We just remedied a situation in the gym at KIS that required a pretty (extensive) repair due to a substantial leak, so it was brought to the Facilities Committee to determine next steps as to whether or not we want to continue to repair the roof or look into replacement of the roof in its entirety," said Guiot. Over the summer, the district reached out to a consortium to receive a rough estimate for repairing the current roof. That quote came to around \$357,000. The facilities committee is now seeking quotes for a full roof replacement so they can compare the prices and provide a recommendation to the Board of Education for a full response plan. The second project is one that is in the works and was discussed earlier this year as a major need for the district. In June the Board of Education gave its blessing to creating an access road to the lower fields at Killingly High School. The Board approved the use of \$79,336 to design the road which was part of the original plans for the high school and would create a new emergency access point for the fields. Guiot explained that the project is well into the design phase. "The majority of the design work is complete. I'm expecting to have the design work in the next couple of weeks and then we will bring that to the facilities committee for them to do a presentation to figure out what the next steps are in that proposal," he said. Those plans would provide a blueprint and final price estimates to kickstart the bidding process. The final topic of concern is one that has already been resolved, but highlights the Turn To KILLINGLY page A11

Fivemile River dry hydrant, the Dudley Halloween fire levels garage in Thompson



John Lowinski-Loh - Courtesy

A fire engulfs a structure at 90 Thompson Rd. on Halloween Day.

BY JASON BLEAU VILLAGER CORRESPONDENT

THOMPSON - Fans and supporters are coming together to help a local racer and his family recover following a dangerous fire on Halloween day.

Reports were received a little after 3 p.m. about an odor in the area of Thompson Road. The cause was confirmed to be a structure fire at 90 Thompson Rd., a building significantly set back from the roadway. Matthew Grauer, Chief of the Thompson Fire Engine Company also known as the Thompson Hill Fire Station, which was one of the first departments on scene, said responders arrived to find an involved fire made more dangerous by the dry conditions that threatened to evolve the situation into a larger brush fire.

The actual garage and home was close to 2,000 feet off the road up into the woods. The homeowners were not home, so they didn't know it was happening and nobody called it in until somebody smelled smoke in the area, but obviously with the brush fires and everything going on in the area people are smelling those and calling them in right away. By the time the call for a structure fire came in the garage was well involved. The two-story garage contained racecars and things like that and was used as a shop. The heat of that fire did a lot of damage to the siding of the house, but they were able to stop it before it did any major damage to the home, but it did jump over into the woods which started about an acre-and-a-half brush fire at a time where we already had warning about dangerous fire conditions," said Grauer.

The situation caused the team of responders from several departments to split their efforts between the structure fire and controlling the brush fire. It took more than an hour and roughly 40,000 gallons of water to bring the full situation under control. Two firefighters did have to be treated due to overheating on an unseasonably warm Halloween day but there were no major injuries from the scene. The garage and all of its contents was considered a total loss. A cause of the fire was under investigation as of this story.

In addition to Thompson Hill, responders from East Thompson Volunteer Fire Department, Community Fire Company, Quinebaug Vol Fire Department, West Thompson Fire Department, Thompson Emergency Management, East

Day Kimball Health names Rebecca Powell **Employee of the Month**

PUTNAM — Day Kimball Health (DKH) is pleased to announce Rebecca Powell, Nursing Informatics/Clinical Project Manager in the Patient Services Department, as Employee of the Month for September.

Powell joined the DKH leads the implementateam in November 2012 as Director of Quality at Day Kimball Medical Group (DKMG) and transitioned to her current role in March 2024.

Nursing As Informatics/Clinical Project Manager, Powell

tion and management of clinical suites, handling tasks such as training, system access, form creation, and managing downtimes. She also supports onboarding new providers and works to enhance clinical efficiencies across the

organization. Rebecca's ded-

ication and expertise have made a strong impact on our clinical

operations," said

Kimball Health.

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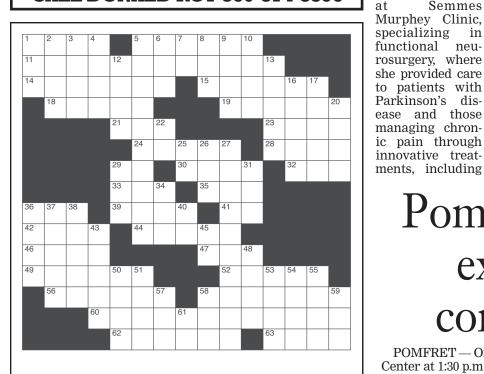
Bird sightings at the Connecticut Audubon Society Center at Pomfret and Wyndham Land Trust properties for the week of Oct. 28: Saw-whet Owl, Great Horned Owl, Junco, Yellow-bellied Sapsucker, Pileated Woodpecker, Field Sparrow, Song Sparrow, White-throated Sparrow, Yellow-rumped Warbler, Common Grackle, Hermit Thrush, Robin, Cedar Waxwing, Bluebird, Northern Harrier, Eastern Phoebe. Visit ctaudubon.org/pomfret-home.

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are equipped to deliver the highest Health. level of patient care. We are gratebrain implants, spinal ful for her contristimulators, and intrabutions and proud thecal pain pumps. to recognize her as

Reflecting on her recognition as Employee of the Month, Powell expressed her gratitude, saying she feels "surprised and blessed to be part of this organization." She values the meaningful experiences and strong working relationships she has built with staff throughout the organization. Known for her problem-solving skills, she takes pride in identifying and troubleshooting issues to improve patient care.

Originally from Norwich and raised in Griswold, Powell returned to Griswold in 2012 after spending years



Day Kimball Health's Employee of the Month for September 2024, Rebecca Powell, Nursing Informatics/Clinical Project Manager in the Patient Services Department at Day Kimball

in Illinois and Tennessee. She now resides in the home her parents built in 1961 along the Pachaug River. Outside of her professional commitments, she is an active member and Head Deacon at the First Congregational Church of Griswold, and enjoys spending time outdoors and working in her yard.

Day Kimball Health's employee of the month program is sponsored by Foxwoods Resort Casino and the Mashantucket (Western) Pequot Tribal Nation in appreciation of our healthcare workers and all they do for our community.

About Day Kimball Health

Day Kimball Health is a nonprofit community healthcare system composed of Day Kimball Hospital, Day Kimball Medical Group, Day Kimball Healthcare at Home, and healthcare centers in Danielson, Dayville. Plainfield, and Putnam. Its service area includes Northeast Connecticut as well as nearby Massachusetts and Rhode Island communities. Day Kimball Health's comprehensive network employs more than 1,000 staff including nearly 300 associated, highly skilled physicians, surgeons and specialists. Its Web site is daykimball.org.

Pomfret Historical Society to examine New London's connections to slave trade

POMFRET — On Nov. 16 at Pomfret Community Center at 1:30 p.m., the Pomfret Historical Society program will present "New London: A Microcosm of American History, Slavery, the Real West Indies

This presentation will discuss the origin of slavery and the international slave trade in Connecticut through the lens of its largest port, New London. It will explore the integral role that New London played in the real West Indies Trade as a prime provisioner and enabler of the 'sugar island' slave labor camps. That trade, which was the intersection of the Triangular Trade, the West Indies Trade, the coastal trade, and the slave trade, was central to New London's economic prosperity in the 17th and 18th centuries. Those provisions sent to the West Indies were crucial to the survival of that slave labor system, and they produced lucrative profits for both the island planters and the Connecticut merchants at the expense of millions of captive Africans who were literally worked to death. The talk will be loaded with facts and images: names of ships, owners, captains, numbers of enslaved captives, and the prominent families (including the Malbones) who engaged in this trade. And it will include at least two stories that are virtually unknown in New London: two New London slave ship captains who were slain on the coast of Africa during shipboard insurrections of kidnapped Africans. Tom Schuch is a New London native and a graduate of Georgetown University in Washington, D.C., with a longstanding interest in social justice issues. He has an avid interest in history, particularly John Brown, the Civil War, and has a special interest in unknown, forgotten, hidden or suppressed local history. This interest led to the discovery of several of the sites that are now part of the New London Black Heritage Walking Trail. He has given over 50 presentations and podcasts of his findings, including published articles in Connecticut Explored VILLAGER NEWSPAPERS Magazine, and several local newspapers. PUBLISHED BY STONEBRIDGE PRESS Meet & Greet and Pomfret Historical Society updates begin with refreshments at 1:30 p.m. All are welcome. Suggested donation \$5. frank@villagernewspapers.com For more information, contact Donna Dufresne at windsong@snet.net or 860-465-7228.

- 28. Pop 29. "Hammer" is one
- 30. Senses of self-importance
- 32. Thyrotrophic hormone
- 33. Not around
- 42. Popular computers 46. Wings 49. Laid back 52. Jeweled headdress 56. In slow tempo 58. Falls 62. Periods of history 63. Hyphen

CLUES DOWN

- 1. Body part 31. Sunscreen rating 2. Mimics 34. Beer 3. Expel large quantities rapidly 36. Spiritual leader 4. Sea eagle 37. Indigo bush 38. Burn with a hot liquid 5. A type of subdivision 6. Variety of Chinese 40. Junior's father 7. Mr. T's name on "The A-Team" 43. Ray-finned fishes 8. Consumed 45. Morning 9. Chinese dynasty 48. Line passing side to side through 10. NFL great Randy 12. Ireland 50. Double curve 13. Palm trees with creeping roots 51. A small bundle of straw or hay 16. Fungal disease 53. Got older 17. Impressionable persons 20. Affirmative! (slang) 22. Instinctive part of the mind 25. "The First State" 26. A way to develop
- 27. Fraternities
- 29. Woman (French)

two types 39. Snakelike fish 41. Air Force 44. Of a withered nature 47. Used in combination 60. Assertions made again

the center (abbr.)

Trade, and the Struggle for Freedom and Civil Rights 1637-2023" with New London Historian Tom Schuch.



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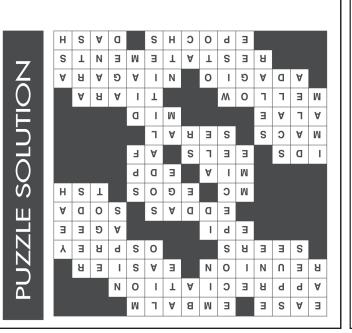
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54. Crater on Mars 55. Humanities 57. Relating to the ears 58. "To the _____ degree..." 59. Residue of a burned product 61. It cools a home

Friday, November 8, 2024 • A3

Ellis Tech SkillsUSA participating in Toys for Tots

DANIELSON — Ellis Tech SkillsUSA is once again participating in Toys for Tots; collecting toys for needy families. The collection boxes are located in the Gym & Main lobbies until Friday, Dec. 5. New unwrapped toys are needed for children of all ages. Last year, Toys for Tots served more than 12,000 children here in Windham County.

The holiday season is a time of joy and also for giving and receiving gifts. However, some families aren't able to give gifts to their children for Christmas due to financial constraints. This year, You could be the person to spread joy to others that you didn't even know needed it.

Ellis Tech SkillsUSA is part of SkillsUSA; a student-led partnership of education and industry that's building the future skilled workforce our nation depends on with career-ready graduates, day one. Representing nearly 400,000 career and technical education students and teachers, SkillsUSA chapters thrive in middle schools, high schools, and college/postsecondary institutions nationwide. A vital solution to the ongoing skills gap, where more highly skilled jobs are available than skilled professionals ready to fill them, SkillsUSA has served more than 14.6 million diverse, difference-making members since 1965. Visit www. skillsusa.org or

CT SkillsUSA https:// www.skillsusa-connecticut.com/ for more information.

Toys for Tots, a 71-year

national charitable program run by the U.S. Marine Corps Reserve, provides happiness and hope to disadvantaged children during each Christmas holiday season. The toys, books, and other gifts collected and distributed by the Marines offer these children recognition, confidence, and a positive memory for a lifetime. It is such experiences that help children become responsible citizens and caring members of their community. Last year the Marine Corps fulfilled the holiday hopes and dreams of 7 million less fortunate children in 792 communities nationwide. Since 1947 over 244 million children have been assisted. For more information, visit www.toysfortots.org

Attention Windham County Residents! Do you live in Windham County and need some help with providing your child with a gift? Please you the following link to apply to the Toys for Tots program. https://windham-county-ct.toysfortots.org/.

While toys are collected from donation points across the county, distribution is only done at WAIM in a shopping-like experience at Megan's Place in Willimantic. WAIM is located at 866 Main Street, Willimantic, 4th floor. You will need to show proof of residencv in Windham County. Please do not bring your children with you as they want to keep the magic of the holiday season alive. For further information please contact Gail Wernikoff at 860-751-2140

Tyrone Farm hosts Horse and Trail Trick or Treat Ride



POMFRET — Sunny, warm weather made the Pomfret Horse and Trail Fall ride a scenic seven miles at Tyrone Farm in Pomfret near the end of October. The trails were in terrific shape thanks to the excellent clearing, mowing, and marking by Tyrone Farm. Buckets of Halloween candy and apples were tied on trees. Horses and riders could trick or treat along the trail while enjoying several hundred acres of woods and fields with cross-country jumps.

Gina Labbe, co-ride secretary, said, "Maintaining the trails and fields is a tremendous amount of work. We are indebted to Tyrone Farm for allowing us to enjoy the magnificent scenery once again. Tyrone Farm owners, Bill and Diane MacLaren, made sure we had everything we needed from road signs to extension cords for the potluck chili. They have supported the horse community and the rural atmosphere in Pomfret for decades."

Vanilla Bean gift certificates were awarded to the best costumes, and the turnout did not disappoint. Nearly everyone dressed in the spirit of the season. First place was the riding team of Jane Gurzenda, Emily Beaudry, Haylee Boudreau, and Regan Fontaine dressed as witches. Second place was tied with Anna Tromza dressed as Mrs. Claus, and Sarah Gornbein and Michelle Lewis as characters from "The Wizard of Oz."

Gina said, "Our members who volunteered worked behind the scenes to make the ride the best it could be. As one rider said, 'It's the best ride of the season."

Pomfret Horse and Trail Association is a non-profit dedicated to promoting safe horsemanship and open space preservation. Annual donations are made to the Wyndham Land Trust, the Audubon Society, and the Abington 4 H Camp. For more information, go to: www.pomfrethorseandtrail.com.



It has been brought to our attention that Sen. Mae Flexer did not succeed Joe Courtney in 2015, as incorrectly reported in last week's front page election preview, but in fact succeeded former senator Don Williams.

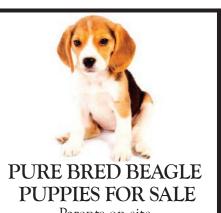
The Villager deeply regrets any confusion that may have resulted from this unintentional error.

NCCO concert brings "Ode to the Season of Joy" Nov. 22 & 24 at Clark Chapel in Pomfret

BY JANE ANDERSON VERCELLI

POMFRET — The Northeast Connecticut Community Orchestra is excited to present a concert featuring a creative arrangement of Beethoven's "Ode to Joy" in honor of the 200th anniversary of Beethoven's 1824 completion of his Ninth Symphony which features the Ode to Joy in the final





movement.

The concerts will be held on Friday, Nov. 22 at 7 p.m. and Sunday, Nov. 24 at 2 p.m., at Clark Memorial Chapel, Pomfret School, Pomfret; Admission is free and donations are welcomed.

Under the direction of conductor Linda Rondeau Tracy, the orchestra will perform the "Fantasia on Greensleeves" by Vaughan Williams, with a flute duet performed by Joan D'Auria from the Willimantic Orchestra, and Lisa Peeling who also plays cello with NCCO. The audience (and especially "trekkies") will also enjoy Ms. D'Auria's flute solo in "The Inner Light" from Star Wars composed by Jay Chattaway.

The opening number is a lovely musical depiction of the seasons of life in "Colors of Home" by Alan Lee Silva. Another relatively short and satisfying selection in the program is "Parade of Stars", based on "Rigaudon" by Andre Campra.

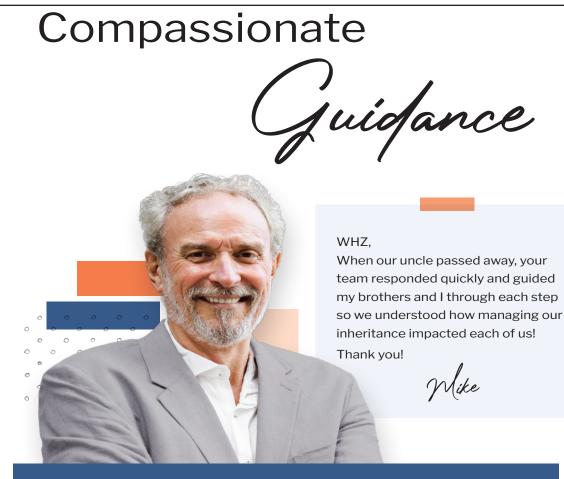
The concert also features Three Dances from Handel's "Water Music", "Danza in G" by Vivaldi and a lyrical arrangement of Brahms Waltz No. 15.

The finale will be the 10-minute seasonal classic, "A Christmas Festival", by the late Leroy Anderson who made his home in Connecticut for much of his life. This piece, composed by Anderson at the request of Arthur Fiedler for the Boston Pops in 1950, is an arrangement of familiar Christmas carols and songs including Joy to the World, Deck the Halls, God Rest Ye Merry Gentlemen, Good King Wenceslas, Hark! The Herald Angels Sing, The First Noel, Silent Night, Jingle Bells and O, Come All Ye Faithful.

Since NCCO was founded in 2012, the orchestra has grown and now includes musicians from many towns throughout eastern Connecticut. We perform two concerts per year, one in the winter and one in the spring. In the summer we regroup as an ensemble consisting of about half the musicians and meet once a week to play lighter music.

To donate to NCCO, send your check to NCCO Treasurer Saul Ahola, 88 Butts Rd., Woodstock, CT 06281

Questions? Call NCCO President Jane Anderson Vercelli at 860 428-4633 or write janevercelli@gmail.com Parents on site First vet visit completed Available Nov 4th \$800 (cash/check only) Contact Jim at 508-294-7264



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BRENDAN BERUBE Editor

Embracing the shift: Falling back to a cozier season

As the clocks roll back an hour and daylight slips away a bit sooner, it's easy to feel the initial sting of losing those precious evening rays. The transition to shorter days and longer nights can be tough—our routines are thrown off, the dark arrives before dinner, and it feels like our world has shrunk just a little. But while that initial adjustment can feel jarring, there's an opportunity in this seasonal shift to lean into something more comforting and cozier.

When we fall back, we enter a season that invites us to slow down and settle in. The crisp, cool air outside becomes a reason to pull out our favorite sweaters, gather around fires, and sip on warm drinks that taste like nostalgia. It's a time when neighborhoods start to glow with holiday lights, and homes become filled with the sounds of friends and family reconnecting over shared meals and laughter.

For those who thrive on outdoor adventure, the shift also marks the beginning of snow sports season. The first snowfalls dust the world in white, creating a canvas that catches the sunlight and transforms the simplest landscapes into scenes of breathtaking beauty. Whether you're skiing down a mountain, sledding with the kids, or taking a quiet walk as snowflakes fall around you, there's something undeniably magical about embracing winter's gifts. And while the early nights may initially feel like a loss, they can also be an invitation. An invitation to slower evenings at home, wrapped in blankets, breathing in the cool, refreshing air as it seeps through the window. An invitation to more time spent catching up with loved ones, sharing stories, and building up the excitement for the holidays ahead. Adjusting to the time change isn't always seamless, but soon enough, we settle into this season and realize it's not so bad after all. It's the season of comfort, of gathering, and of finding joy in the simple things. So, as we turn the clocks back and brace for the darker evenings, let's remember to also turn our focus to the light—whether it's in the glow of holiday decorations, the sparkle of snow under the sun, or the warmth shared with those we love.

Opinion and commentary from the Quiet Corner

LETTERS TO THE EDITOR

Power

To the Editor:

Tuesday, we cast our ballots for the candidates of our choice. We joined together to decide the direction of our country for the next four years. As citizens, voting is our privilege and duty, but our responsibility doesn't end there. When we vote, we give our power to individuals to act on our behalf and in our service. In that regard, we are accountable for their actions. So after the election, it is up to us to make sure our elected officials fulfill that service for we the people-all of us. We do this by communicating with them and each other, and working in our communities to promote the values that guided our votes.

It is also up to us to respect, and encourage others to respect, the peaceful transfer of political power no matter what the outcome of an election. Except for 2020, we have enjoyed over 200 years of presidents who

peacefully transferred power to their successor. Tolkien, in his famous trilogy, "The Lord of the Rings," warns of the dangers and addictiveness of holding onto power through his characters. Frodo was told by the Wizard Gandalf to wear the ring of power as little as possible, and only when necessary. Gollum, who refused to give it up, went mad.

When we accept the outcomes of our elections (and our national elections are exceedingly secure), we show respect for the votes of our community members and fellow citizens. We are in this together! When we work together, we make better decisions, build a better country, and ensure the future of our democracy.

> KRISTINE DUROCHER THOMPSON

Why retirement planning is different for business owners: Key strategies and considerations

As a business owner, your path to retirement likely looks quite different from that of a typical employee. While you may have more control over your financial destiny, you also face unique challenges and opportunities when it comes to planning for your golden years. Let's explore why retirement planning is different for business owners and how you can leverage your business to help fund a comfortable retirement.

The business owner's retirement advantage

One of the biggest advantages for business owners is the potential to use their business as a significant retirement asset. Unlike employees who primarily rely on savings and employer-sponsored plans, you have additional options:

Business sale: Many owners plan to sell their business to fund retirement. This can potentially provide a large lump sum, but requires careful planning and valuation. Ongoing income: You may be able to structure a gradual exit that provides continued income from the business even after you've stepped back from day-to-day operations. Flexible contributions: As your own boss, you have more control over how much you can contribute to retirement accounts in profitable years.

FINANCIAL FOCUS JIM ZAHANSKY

INVESTMENT

ADVISER

Options include:

SEP IRA: Simple to set up and allows for large, tax-deductible contributions.

Solo 401(k): Offers high contribution limits and the option for both employer and employee contributions.

Defined Benefit Plan: Can allow for very large contributions, especially beneficial for older business owners.

Create a succession plan Whether you plan to sell your business or pass it on to family members, a wellthought-out succession plan is crucial. This should

Planning for challenges Be prepared to address common obstacles in your retirement planning:

Have a contingency plan: What if you can't sell your business for the price you expect? Or if you need to exit earlier than planned due to health issues?

Don't neglect personal savings: Even if you plan to fund retirement through a business sale, it's crucial to have diversified savings as a safety net.

Consult with professionals: Work with financial advisors, accountants, and lawyers who specialize in small business issues and can provide tailored advice.

Start early: The sooner you begin planning, the more options and flexibility you'll have.

Regularly review and adjust: Your retirement plan should evolve as your business and personal circum-

We are what we save

My late brother was a tidy man. His clothes were lined up with the knife edges of his blue Oxford cloth shirts and the sharp crease in his

NANCY WEISS

chino pants aligned in the closet, ready to be worn, but my niece and I piled them into her car and brought them to Good Will. There was onlv one random drawer left to

clear out of his last home in an attractive retirement community. As I tossed items into a trash bag, I thought about what we save and how those endless, small decisions define so much.

The desire to collect things begins early. One of my grandsons has a box under his bed that contains various treasures he has accumulated in his young life. He favors stones, shells, coins and dead insects. His sister favored very small plastic dolls, but that interest waned.

I can't resist saving glass jars, especially ones with good lids. Bonne Maman jam jars are especially prized. One of my most organized friends saves them too. They pile up until they overwhelm the space and I reluctantly put them in recycling. I use them to hold homemade salad dressing and left over dumplings from the Thai restaurant, but what they really represent is potential. I want to be resourceful and combine bits of leftovers into something delicious. That almost never happens.

There is a museum in Iceland that exhibits a remarkable assortment of random stuff. My husband and I were stuck in the airport there once, but we didn't get to visit the place. Perhaps next time. Iceland is rife with museums - their website says there are 266 in that tiny country. Several focus on items such as matchbooks, tools and keys. I was once given a match book collection. It was filled with items from fancy restaurants in New York City during the '90's. Most I had never visited. I don't smoke, so the bag could last for the rest of my life. The giver of the stash had moved to a different life and rather than toss them, may have thought she was giving me the artifacts of her once glamourous life. Wine corks pile up too, although most of the wine I drink come in screw top bottles. Once a retired colleague made a hot plate out of wine corks and sent it to me for Christmas. The corks were framed. Another friend recently gave me a wooden block with three upright dowels in a base. It is for drying plastic food bags and it works very well. Now I can reuse the clean bags and feel virtuous. Fancy friends collect cars and take great pleasure in restoring, driving and showing them off. An old friend began collecting antique bottles and turned it into one of the best collections anywhere. My collection of random keys is of no value and occasionally messes up my life when I try to use a key of no identifiable origin for a door. Dried up Sharpie pens have lost their oomph by linger with free, ugly ballpoints. Books are a category to themselves and flood me with ripples of regret when I give them away. In the last drawer my brother left behind, I found what really mattered to him. With my eyes brimming, I tossed birthday cards from his children, grandchildren, and friends, notes and newspaper clippings I sent him, Christmas cards with photos and love notes from his wife. His life for the past decade or more was played out in the drawer. I have something similar in my writing desk. We are what we save, after all.



Letter submission policy

Letters to the Editor must include the author's name, address, and a daytime phone number for purposes of verification in order to be considered for publication. Only the author's name and the town in which they reside will be published. Letters submitted without all of the required information will not be accepted.

It is the sole prerogative of the Editor to determine whether a submission satisfies our requirements and decency standards, and any submission may be rejected at any time for any reason he or she might deem appropriate.

Unique challenges for business owner retirement planning

While these advantages are significant, business owners also face some distinct challenges.

Concentrated risk: Having a large portion of your net worth tied up in your business can be risky. What if the business struggles or fails? Difficulty saving: Reinvesting profits into the business often takes priority over personal retirement

savings, especially in early vears. Lack of built-in benefits: Unlike many employees, you don't have access to compa-

ny-sponsored 401(k) matches or pension plans. Unpredictable income: Business income can fluctu-

ate, making consistent retirement contributions challenging.

Leveraging your business for retirement

Here are some key strategies business owners can use to maximize their retirement potential:

Establish a business-sponsored retirement plan

As a business owner, you have access to retirement plans with higher contribution limits than typical IRAs. include

A clear timeline for your exit

Strategies for maintaining or increasing the business's value

Plans for training your successor

Diversify Your Investments

While your business is a valuable asset, it's important not to put all your eggs in one basket. Consider:

Investing in a diversified portfolio outside of your business

Real estate investments (both personal and commercial properties)

Exploring passive income streams separate from your main business

Maximize tax-advantaged savings

Take full advantage of tax-deferred and tax-free retirement savings options, including:

Maxing out contributions to your chosen business retirement plan

Contributing to a traditional or Roth IRA (if eligible)

Considering a health savings account (HSA) for taxfree savings on medical expenses

Build business value

Focus on strategies to increase your business's value over time, such as:

Developing systems and processes that don't rely solely on you

Building a strong management team

Diversifying your customer base and revenue streams

Consider Alternative Exit **Strategies**

Beyond a traditional sale, explore options like:

Employee stock ownership plans (ESOPs)

Selling to a key employee or family member

Structuring a gradual buyout

stances change.

planning Retirement as a business owner offers unique opportunities but also requires careful consideration of risks and challenges. By leveraging your business effectively, diversifying your investments, and planning for various scenarios, you can work towards a secure and fulfilling retirement. Remember, the key is to start planning early and to regularly review and adjust your strategy as your business grows and evolves.

At WHZ, we specialize in helping business owners navigate the complexities of retirement planning. Our team can help you develop a comprehensive strategy that aligns with your business goals and personal retirement vision. We are committed to helping business owners achieve financial success with "Absolute Confidence. Unwavering Partnership. For Life." Contact us for a complimentary consultation to learn more about how we can support you on your journey to greater profitability and growth.

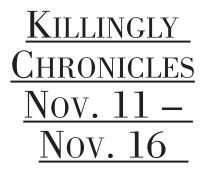
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Remembering those who served

In mid October, I received an email 1941. Places of service from an old "folk mass friend" from my days at St. Anne's Church in Ballouville. Larry Ouillette wrote, "With Veteran's Day coming up next month I thought you would be interested in this interesting fact about Killingly High School. When my father was in high school, he dropped out of school (KHS) to enter the service during WWII. When he came back after the war, he went back to Killingly High School to finish. At that time there were 6 students who were war veterans finishing their high school career. I remember my father telling me they were given their own homeroom, and the rules were somewhat relaxed for the veterans. For instance, if they wanted to go to the boiler room and have a smoke with the janitor that was allowed (Or at least tolerated). Attached are two pages from the 1947 KHS yearbook highlighting the six veterans who graduated that year." (email, Oct. 14).

Larry included pages from the 1947 yearbook with photos and biographical sketches about the six veterans. This seems a most appropriate time to honor them. Larry's father, Armand Phillip Ouillette, enlisted July 12, 1944 and served in China, Japan, Hawaii, New Guinea, Admirality Islands, Phillipines, New Caladonia. Nicknamed "Pete", Ouillette received several ribbons and medals.

Other veterans who came back to finish their high school education at Killingly High School included Richard C. Bonneville, "Bonny," who enlisted in the U.S. Marine Corps in



TOWN HALL MEETINGS (agendas and minutes at www.killingly.org)

Monday the 11th ALL TOWN BUILDINGS WILL BE CLOSED TO OBSERVE VETERAN'S DAY

Tuesday the 12th

Regular Town Council Meeting (Town Meeting Room – Town Hall) 7 p.m.

Wednesday the 13th

Board of Education Meeting (KPS Central Office) 7 p.m.

Agriculture Commission Meeting (Room 102 – Town Hall) 7 p.m.

Thursday the 14th

NDDH Board Meeting (NDDH) 3 p.m. Zoning Board of Appeals Meeting (Town Meeting Room - Town Hall) 7 p.m.

COMMUNITY EVENTS Tuesday the 12th

Moving & Grooving (Ages 1-5) (Library) 9:30 to 10 a.m.

include Guadalcanal, Iwo Jima, New Zealand, and Hawaii. Richard received two Purple Hearts. The yearbook wished him best of luck in his desire to become a registered pharmacist.

Robert Damase Boulais, "Bob," served in the U.S Navy and received several medals includ-

ing the World War II Victory Medal, American Area Medal and the Asiatic pacific Medal.

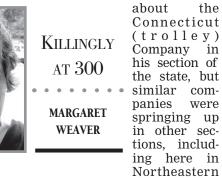
Richard Peter Ennis, "Bark," served in the Army Air Corps. While enlisted, he attended Radio School and Advanced Radio School. Campaigns included the Rhineland Campaign, and the India Burma Campaign. He received a number of medals and ribbons.

Another veteran was Charles Kaskela, "Cat," who enlisted in the U. S. Naval Air Force on April 13, 1944. He served in the Asiatic-Pacific theater. Among his citations and medals were the Philippine Libertion Medal and the World War II Victory Medal.

Wallace V. Peabody enlisted June 27, 1944 and served as a motor machinists mate, 3rd class in the Navy. He, too, served in the Asiatic theater. Wallace also received a Victory Medal. The yearbook noted that he "has a talent for music, especially the trumpet. We will remember his beautiful playing of 'For Sentimental Reasons' in the variety show."

As we celebrate Veterans Day, let us remember the above Killingly veterans and the many others who fought for our freedoms. My guess is that each of you has several men and women in your families who served in recent conflicts. Both my parents served in World War II. In fact, that is how they met!

On Nov. 2, I had the pleasure of attending a program on the history of trolleys at the Killingly Historical Jon McPartland from the Center. CT Trolley Museum in East Windsor, Connecticut gave a most interesting PowerPoint presentation then answered many questions. At the end of the 19th century, electricity was becoming more common, especially in cities, so enterprising individuals with a "can do attitude" decided to utilize it in the field of transportation. Horse-drawn trolleys already existed so why not power them by electricity? McPartland spoke



Connecticut.

Although both trains and trolleys ran on tracks, there were noticeable differences. Trolleys were a single car; trains were not. The man who drove the trolley was referred to as the "motorman, not the conductor. Trolleys did not run on the railroad tracks but had their own set of tracks. Not all tracks were the same gauge, but Jon McPartland said that it was not too difficult to change the wheels on the trolley to adapt to the various gauges. Trollevs used DC current, which passed through overhead wires above the tracks. Trolley poles touched the wires to draw the current. The direction of the pole also indicated which way the trolley was headed.

During the early years of the 20th century, few individuals had automobiles. The trolleys did a brisk business during the week as students took them to schools and men and women rode them to their work in the mills. BUT! The weekends were a different story. To generate riders, trolley companies opened amusement parks with popular entertainments to lure customers---baseball, carousels, and that most delicious and popular summertime treat---ice cream. Wildwood Park at Alexander's Lake in Killingly was an example of these trolley parks.

By the 1920's, more families were able to afford automobiles, and the demise of the trolley was imminent. Sadly, Jon told of trolleys being stripped for scrap metal and their wood, which was burned.

Fortunately the CT Trolley Museum has a nice collection of restored trolleys, which are open to the public. You might want to make a family trip to visit during the Winterfest Tunnel of Lights, which begins November 29th. The museum is located at 58 N. Rd. in East Windsor. Telephone 860-627-6540 for hours, admission costs, and additional information.

Frank Aleman, a Killingly Historical Society board member, gave a short presentation on the trolley in

the our town. Photos included trolley stations in East Kiillingly, Elmville, and at Wildwood Park. The photo archives at the Killingly Historical Center also contain pictures of the trolley in Danielson and Dayville and the trolley barn nearer Route 101 and Upper Maple Street (part of present-day St. Joseph's Cemetery). Some were included in Images of America Killingly ad Killingly Revisited. Do stop at the Center to see the old photos.

were

Margaret M. Weaver Killingly Municipal Historian, November 2024. Special thanks to Larry Ouillette, Jon McPartland and Frank Aleman. For additional information email me at margaretmweaver@gmail.com or visit the Killingly Historical Center at 196 Main St., Danielson, Wednesday or Saturday 10 a.m.-4 p.m. or call 860-779-7250. Like us at Facebook at www.facebook.com/ killinglyhistoricalsociety. Mail .for the Killingly Historical & Genealogical Society, Inc. or the Killingly Historical and Genealogical Center should be sent to PO Box 265, Danielson, CT 06329.

Quiet Corner Al-Anon group meets Wednesdays

WOODSTOCK — An open Al-Anon meeting meets at the East Woodstock Congregational Church every Wednesday from 7:30-8:30 p.m.

The Quiet Corner Al-Anon Family Group is open to anyone affected by alcoholism, family or friend. Any enquiries can be directed to 860-634-3271.

For Advertising Information Call 860-928-1818 Ext. 326 email: mikaela@ villagernewspapers.com

OUR COMPREHENSIVE RTHO CARE JUS GOT MORE COMPREHENSIVE.

Bingo (Ages 18 and older) (Library) 2 to 3 p.m.

Wednesday the 13th

Virtual Story Time (Ages three and up) (Library) 10 to 10:30 a.m.

Little Listeners (Ages two to five) (Library) 11 to 11:45 a.m.

Chess Club (All Ages) (Library) 5 to 6 p.m.

Thursday the 14th

Afternoon Book Club (Ages 18 and up) (Library) 2 to 3 p.m.

Saturday the 16th

Photography Contest (Ages 18 and up) (Library) All Day

Little Chefs (Ages 4-5) (Library) 10:30 a.m. to noon

KILLINGLY PARKS & RECREATION PROGRAMS/EVENTS COMING UP...

Senior Yoga November – Nov. 1 through Nov. 29 - 9 and 10:30 a.m. (Fridays) (Killingly Community Center) Let's Get Moving November – Nov. 5

through Nov. 26 (Tuesdays) (Killingly Community Center)

Beginner Rhythm Ballroom Dancing Nov. 18 through Dec. 2 (Mondays) (Killingly Community Center/KPRD)

Pre-Season Basketball Skills Clinic Nov. 4 through Nov. 7 (Monday, Wednesday and Thursday) (Killingly Community Center/KPRD)

Tuesday Pound for Adults with Chris – Session 2 – Nov. 5 through Dec. 17 - Tuesdays (Killingly Community Center)

Relaxation and Guided Meditation Session 2 – Nov. 5 through Dec. 17 Tuesdays (Killingly Community Center)

Virtual High Five 2024 (Killingly Community Center/KPRD) (Monday, Tuesday, Wednesday, Thursday and Friday)

Thursday Yoga with Mary – Nov. 7 through Dec. 26 (Killingly Community Center/KPRD)

Getting in Line Beginner Line Dancing-Session 2-Nov. 6 through Dec. 18 – Wednesdays (Killingly Community Center/KPRD)

Baseball Hit Club – Dec. 1 through Jan. 19 – Sundays (Killingly Community Center)

Softball Winter Clinic - Dec. 1 through Jan. 19 - Sundays (Killingly Community Center)

Check out the Killingly Parks and Recreation website for more daily class schedules, camps, trips and events!

For updates and changes, please visit the calendar on the Town of Killingly Web site at www.killingly.org.

The Day Kimball Ortho Group is expanding. Again. And we're excited to welcome five new highly skilled orthopedic surgeons to our team:



Victor Gennaro, DO Orthopedic Surgeon (DKH)



Michael P. Bradley, MD Orthopedic Surgeon (Ortho RI)



Douglass Weiss, MD Orthopedic Surgeon (DKH)

Alyson Hernigle, PA-C, AT-C

Orthopedic APP



Brian H. Cohen, MD Orthopedic Surgeon (Ortho RI)



Sidney P. Migliori, MD Orthopedic Surgeon (Ortho RI)



David LaChance, NP-C Orthopedic APP



Michael G. Olm, MS, PA-C Orthopedic APP

These additions allow us to cater to patients throughout the region, including Rhode Island and Massachusetts. Our highly qualified orthopedic team is dedicated to managing our patients' continuum of care, empowering them to get back to their life as soon as possible. To schedule an appointment with our team, please contact us at (860) 963-3883.





Healthcare in motion. daykimball.org/orthopedics

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- Historical building, also known as Tiffany-Leonard House, built in 1832
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- Large Open Concept Cubicle Areas



- Listing price: \$550,000
- Building size: 9,536 SF
- Lot size: 13,939 SF
- Loading docks: (1) tailgate height
- Basement: partial | Unfinished





JAMES GLICKMAN Principal

508-769-5007 jglickman@glickmankovago.com



JONAH D. GLICKMAN Vice President

508-868-3765 jdglickman@glickmankovago.com

In the Studio

"In the Studio" features artists from the Quiet Corner-home to

many artists and makers, some of whom have national or international recognition for their work in fine art, handcraft, performing art, art education, and graphic art. In this series, we'll talk with our artist neighbors and learn about their careers, current projects, and connections to our towns. We'll also learn some "artspeak" terms in our conversations, demystifying some of those 'artist words". Visiting the Connecticut Audubon Society Center at Pomfret (218 Day Rd.) to see a new exhibition of work (now running through December 24) featuring nature photographers Steven Rosendahl and Amy Porter, I had the opportunity to meet with Steve, a resident of Woodstock.

His interest in photography started when he was ten years old. He graduated from Brooks Institute of Photography in the early 1970s with degrees in Commercial Illustration and Motion Picture Production. He founded the Institute of Visual Communication, owned an art gallery promoting photography as fine art, and worked as a producer at CBS and ABC affiliates.

Hello Steve, and thank you for taking time to speak with me about your photography. All of the photos I saw at your exhibit at the Audubon and on your website are incredibly beautiful and sensitive. Tell us about these examples.

I had the privilege of visiting this Great Blue Heron nest three times during the spring of 2024. On my first visit, I witnessed the pair's courtship, which included the male bringing sticks to build their nest-most of which the female rejected. The image you see here captures one of their chicks at about a week old. By my final visit, the young herons were beginning to take flight. Experiencing these moments made me feel deeply connected to this family.

Tell us about this drag-



onfly. O n o u r family prop-

erty,

there's a pond that we've allowed to return to its natural state. Here is a Blue Darter, resting on a fallen tree at the edge of this pond. Throughout the summer, it would often land on me or even on my camera. I also shared a video of it in flight on my Instagram page @Steven. Rosendahl (I frequently post birds seen there on Instagram). I work closely with my wildlife subjects, spending weeks gaining their trust. Over that time, I feel I develop a real bond with them.

You've photographed nature in numerous national parks, the Southwest, New England, and overseas. Are your locations planned photo destinations or happenstantial?

For my day job, I work as a manufacturing consultant, helping small manufacturing companies streamline their processes and software. I also train shop floor employees on these new systems. My job takes me all over the country and the world, offering unique opportunities to photograph nature in different regions.

Since bird habitats are delicate, most photographers are protective of their locations. It took time to build a network of naturalists willing to share their insights with me, but I now have a list of stops along the U.S. East Coast and abroad. My first inspiration to photograph swamps came when I unexpectedly stumbled upon Clyde Butcher's Big Cypress Gallery in the middle of the Big Cypress Preserve. (I also want to give a shout out to Clyde, who was just awarded the National Medal of Arts by President Biden last week.)







Now that I've mostly retired and have had the pleasure of meeting the great folks of various Audubon centers across the country, I'm putting together plans to train birders to become photographers. The first training project is scheduled for the spring of 2025 at the Audubon Swamp Gardens in South Carolina. This location also has special significance-it's where the Audubons lived and studied southern water would like to hear more about the stories behind these images, please feel free to reach out to me at steve@MISysGuy.com.

Photographing nature requires a lot of patience, correct? What other personal qualities come into play?

Photography is about light and being in the right place at the right time, often requiring much patience. While I'd like to attribute it to other personal qualities, nature gives me far more than I could ever cultivate on my own. I started my photographic journey at age 10, and each time I pick up the camera, it shapes me into a better person. Thanks for interviewing me. Thank you for your insights. I encourage our readers to explore website vour WWW. StevenRosendahl.com I also recommend read-







What plans do you have for future projects or photo locations?

I have an ongoing project focused on lily pads on the surface of Blackwater Swamps. The first year of the project was published in the summer edition of Nature Vision Magazine, and I plan to continue the project for several more years.

birds and where [artist and ornithologist] James Audubon created his last two bird paintings. It is also the home of his patron, Rev. John Drayton. The Great Blue Heron nest featured in the first photograph is located here as well. If anyone is interested in attending the training project next spring, or

Word of the day: ornithologist a person who studies birds including appearance, songs, behaviors, habitats, migration and flight patterns.

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Happy Election Week

We stand at the crossroads of another chapter in our nation's story. The act of voting, an honor hard-won and cherished. reflects our journey from a small group of colonies to a mighty republic, constantly tested and reshaped by the hands of its people.

It all began in 1775 with a small group of determined colonists who risked everything for self-governance. Visionaries like George Washington, Thomas Jefferson, and Benjamin Franklin knew that independence from Britain was only the start. They would go on to craft a nation based on untested ideals of liberty, rallying under the Declaration of Independence-a dec-

laration of rights for all who would POSITIVELY call themself SPEAKING American, even if America's early reality fell far short of this lofty TOBY MOORE vision.

> We faced immediate and daunting challenges. As westward expansion continued, conflicts erupted between settlers and Indigenous tribes.

Tragically, Native American nations were forced from their lands, often with devastating consequences that continue today, reminding us of promises not kept and wrongs that still echo through our history.

Even as America grew, another dark shadow loomed: the institution

for 54 years, and togeth-

er, they have two sons

and a daughter. Elmer

is proud and quick to

point out that both of his

Sons are Life Members

of the VFW. Elmer was a

long-time Department of

Public Works employee in

Thompson for 30 years.

Many of you remember

him as the Supervisor at

the Thompson Landfill.

The search Committee

of slavery. By the 1800s, slavery was entrenched in American life, particularly in the South, where millions of people lived in bondage. Abolitionists like Frederick Douglass, Sojourner Truth, and Harriet Tubman risked their lives to challenge this brutal institution. Their courage would be a rallying cry for the Civil War, a four-year battle that tore the nation apart. Yet, under the leadership of Abraham Lincoln, the Union's victory brought freedom to enslaved people and solidified the principle that "all men are created equal."

The fight for freedom did not end there. The women's suffrage movement took hold in the late 19th century, as Susan B. Anthony, Elizabeth Cady Stanton, and countless

agreed that there was no

better representative for

Veterans in Thompson

than Elmer during the

Month that American's

honor all Veterans across

this wonderful Country

Elmer and Carol, thank

You for your Service to

our Country and to the

Town of Thompson, from

a very grateful commu-

of ours.

nity.

others pushed for equal rights. Decades of relentless advocacy finally succeeded with the passage of the 19th Amendment in 1920, granting women the right to vote and affirming that America's promise of freedom extended to all citizens.

Just when we seemed to be on a path of unity, the world was thrown into chaos. World War I and later World War II. Veterans of those wars, like Dwight D. Eisenhower and George S. Patton, returned as heroes, their courage reinforcing America's role as a beacon of freedom, yet even as our soldiers fought for liberty abroad, Americans at home wrestled with deep issues of justice and equality.

The Civil Rights Movement of the 1960s marked a new era of change, challenging systems of segregation and discrimination. Leaders like Martin Luther King Jr., Rosa Parks, and John Lewis reminded the nation that "freedom for

all" meant just that-for every race, creed, and color.

They pushed America toward the promises written into its founding documents through marches, sit-ins, and speeches, which led to legislative milestones like the Civil Rights Act and the Voting Rights Act, which continue to protect and empower citizens today.

Since then, we've faced significant challenges and times of turmoil-from foreign wars to September 11th and beyond.

Through it all, our strength has been found not in perfection but in a continued willingness to change and strive for a better future.

And here we are again, after a divisive election, with candidates on all sides calling for different paths forward.

We must remember that we are united by a shared love for our country and by the knowledge

that, regardless of who sits in the Oval Office, the power rests with the people. We must uphold the ideals that have defined America: liberty, justice, and freedom for all.

So whether your candidate wins or loses, whether this election played out precisely as you'd hoped or not, we all have a role to play in moving forward. Our nation's history is built on debate, disagreement, and, ultimately, unity in the pursuit of freedom. That pursuit makes us the "shining city on a hill"—a place of hope, progress, and promise. Our light must never be extinguished.

Together, we can keep America strong, free, and fair—a place where all voices are heard and everyone, regardless of race, religion, or background, can pursue their dreams.

Happy Election Week, and may our love of country keep us united, now and always.

Tiffany Studios and Tiffany & Company

THOMPSON

20 years.

PRESTON

continued from page A1

the West Thompson Fire

Department, and was

honored as the Fireman

of the Year in Thompson

in 1999. He also served as

the West Thompson Fire

Department President for

Elmer has been mar-

ried to his wife Carol

continued from page A1

Putnam Fire Department, Putnam Fire Department, Woodstock Volunteer Fire Association, Bungay Fire Brigade, Muddy Brook Fire Department, Attawaugan Department, Fire Dayville Fire Company, East Killingly Fire Department, Dudley Fire Department, Webster Fire Department, Chepachet Fire Department, Pascoag Fire Department, West Glocester Fire Department, Putnam EMS, KB Ambulance, the Killingly Rehab Team, Special Signal Association Providence Canteen, Connecticut State Police Troop D, and the Connecticut State Police Fire and Explosives Investigation Unit all assisted on scene.

In the days following the fire, the garage was confirmed to be the shop for local racecar driver Matt Lowinski-Loh, a regular competitor at nearby Thompson Speedway. His brother John Lowinski-Loh, Jr., who has also competed at Thompson Speedway, posted on social media confirming that Matt Lowinski-Loh lost all his racing assets in the blaze and that a GoFundMe campaign has started to help the family rebuild

"My brother Matt and honestly my whole family are some of the most hard working, kind, helpful, selfless people I have ever met. They earned everything they owned. They are always willing to help others and put them before themselves. Years upon years of hard-earned money gone in a matter of min-

utes. Matt also lost more than that. Things that are priceless. Every trophy he ever earned, pictures, rewards and more. Those things no one can replace. Insurance won't come close to paying out enough to replace what they lost in tooling, race cars, parts, etc. Myself and my brother and family have never gone through something like this before and don't ever look for handouts, but we are at a point after today we could use help from others to help rebuild. I know my brother and family would very much appreciate it and definitely deserve it," John posted in the GoFund Me.

One of the most knowledgeable antique dealers I've worked with used to call Tiffany "the magic word." The Tiffany name coupled with the quality and craftsmanship of their pieces commands a premium.

Tiffany's history dates back nearly 200 years. Their website states that Charles Lewis Tiffany and John B. Young opened a "stationery and fancy goods" store with a \$1,000 advance from Tiffany's father. The shop opened at 259 Broadway in New York and focused on "American style" goods that differed from the styles of the day in Europe. In 1845, the Tiffany & Co. Blue Book became the first direct-mail catalog, offering jewelry and accessories to those who couldn't travel to the New York store.

Tiffany's silverware designs earned them a bronze medal at the 1867 Paris As of this writing the Exposition. At the turn of the 20th cen-GoFundMe has raised tury, they opened locations in London \$7,887 towards its goal of and Paris. They weren't only known \$40,000. Those wishing to for their silverware. In 1878, they showdate can search "Rebuild cased one of the largest and finest vel-Hope for Matt and His low diamonds at 128.54 carats with 82 facets.



make them popular with collectors. In one of our auctions last month, we sold a group of Tiffany bronze and glass desk accessories that brought \$1,200. We also sold a Tiffany "Olympian" pattern sterling silver flatware set for \$3,500. An antique Tiffany 18 karat gold necklace with tourmaline stones brought \$23,000.

Stained glass pieces have also fetched some amazing prices at auction. "The Danner Memorial" window made by Tiffany Studios from the First Baptist Church in Canton, Ohio, sold for a little under \$2 million in 2000. A oneof-a-kind Tiffany stained glass and

Family" on GoFundMe.



The remains of a racecar are shown in the rubble following a fire that destroyed the equipment of local racer Matt Lowinski-Loh on Halloween Day.



Louis Comfort Tiffany took over the business in 1902 and formed Tiffany Studios and other offshoots of the main company. Tiffany & Company continued to produce silver and jewelry while Tiffany Studios produced Tiffany Lamps and stained glass. Louis Comfort Tiffany also produced bronze, glass, pottery and other functional and artistic pieces as Tiffany Studios and under different brands.

Tiffany Studios closed in 1932 while Tiffany & Company continued to run. Tiffany & Company produced china for White House dinners, military medals, and sports trophies. Their jewels have been worn by famous women including Jacqueline Kennedy Onassis and Elizabeth Taylor. Tiffany & Company still runs their landmark store on 5th Avenue in New York City. You can even order breakfast at Tiffany's in their Blue Box Café.

As you would expect, the quality and beauty of Tiffany pieces continues to



ANTIQUES, COLLECTIBLES & ESTATES WAYNE TUISKULA

\$3.7 million in 2021. We have some specialty auctions coming up including a major collection of Civil War memorabilia and a collection of memorabilia of some Hollywood legends. As always, we continue to accept consignments of fine jewelry, sterling silver, paintings by well-known artists, advertising signs, coins, old comic books

and baseball cards, and almost any other valuable antique or vintage item for future auctions. Please visit our Web site, https://centralmassauctions.com, for links to upcoming events.

Contact us to consign items or for auction information at: Wayne Tuiskula Auctioneer/Appraiser Central Mass Auctions for Antique, Collectibles Auctions and Appraisal Services info@ centralmassauctions.com or (508-612-6111).



Grow healthier gardens with the help of a soil test

Soil is the foundation of a healthy garden, but let's be honest, most gardeners don't like spending time, energy, and money on it. It's more fun to show off pretty flowers or share tasty vegetables. But creating a healthy soil foundation will increase your growing success which means more beautiful flowers, larger harvests, and a healthier landscape to enjoy.

When creating a new lawn, landscape, or garden bed, begin with a soil test. Use soil testing to evaluate your fertilization practices and diagnose problems in existing lawns and gardens. Prioritize and spread out the cost by starting with new and struggling gardens or lawn areas. Then implement an ongoing testing schedule that tests one or two existing gardens each year. Testing lawns and gardens every few years can help improve their health while helping you avoid improper and overfertilization that can negatively impact your landscape and the environment.

A soil test report tells you what if any fertilizer is needed and what fertilizer is best to use for the plants you are growing. It also evaluates the soil pH, acidity, and alkalinity, advising you of any needed adjustments. Testing this before fertilizing or adjusting the soil pH can help avoid years of problems caused by applying too much or the wrong fertilizer, lime, sulfur, or other products.

You can take a soil sample for testing whenever the soil is not frozen, and you have not recently applied fertilizer. Fall is an excellent time as it allows you to implement the soil test results before the next growing season.

Contact your local or state University Extension Service to locate a qualified soil testing lab near you. Many have a state lab that provides this service for a fee while others provide lists of soil-testing labs in your area.

Take separate samples for each type of planting, garden bed, and if needed, lawn area. As you may have discovered, the soil can vary greatly from one place to another. Fill may have been added when the house was built, topsoil used to create planting beds, and other soil amendments incorporated that can impact your growing success. Taking a sample from individual planting beds, mixed borders, and the lawn provides better

information on the existing conditions and what is needed for growing those types of plants.

Use a clean trowel and bucket to gather the soil sample. If needed, slide away mulch and remove a narrow slice of soil, four to six inches deep, where many plant roots grow.

Take several samples from the garden or lawn area you want to test. Collect samples from each edge and several throughout the middle of the bed or lawn area. Mix the samples together, place about a cup in a plastic bag, and send it to the soil testing lab. Allow several weeks for the test to be completed and the results returned.

Consider adding soil testing to your garden preparation and ongoing care. This investment will help you grow health-

Melinda Myers

Soil testing can be used to evaluate fertilization practices and diagnose problems in lawns and gardens.

ier, more productive, and more beautiful gardens and landscapes.

Melinda Myers has written over 20 gardening books, including Midwest Gardener's Handbook, 2nd Edition and Small Space Gardening. She hosts The Great Courses "How to Grow Anything" instant video and DVD series and the nationally syndicated Melinda's Garden Moment radio program. Myers is a columnist and contributing editor for Birds & Blooms magazine. Myers' Web site is www.MelindaMyers. com.

Why you shoud shop local for the holidays and beyond

Various components come together to make the holiday season a festive time of year. There is a lot to get done in a short amount of time during the holiday season, and part of that includes shopping for all of the family members and friends on your shopping list. Shopping can be a complicated process that involves identifying which stores will be the best places to shop. Local retailers make the perfect place to shop for holiday items.

According to the American Express Business Economic Impact Study, more than two-thirds of every dollar spent with a local business stays in the community. Indeed, shopping local benefits consumer and community alike. The following are some of the many perks to shopping locally throughout the holiday season. Personalized attention: Small businesses are known for their personalized customer service and owners and staff are often lauded for taking the time to interact and learn about their customers, a dynamic that is impossible at larger retailers. • Meet and interact with people: Shopping in-person at local stores, you'll see faces from your community and become better known in the local area • Shorter lines: Local stores are bound to have smaller crowds and thus shorter lines. That translates to less stress and hassle when it comes to getting in and out with holiday gifts. • Smaller carbon footprint: Pollution, traffic congestion, habitat loss, and resource depletion may not occur on the same levels when shopping locally compared to patronizing big box stores. That's because local retailers tend to create or source their products locally, whereas many big box stores secure their goods overseas · Easier parking: This goes hand-inhand with smaller crowds, as shopping locally does not typically require driving up and down endless aisles at malls or standalone retail stores in an effort to find a parking spot. Local retailers in town may have on-street parking or closed lots that are convenient to shoppers. • Small batch shopping experience: Consumers can secure items in small businesses that are not carbon copies of those found across the country at major retail chains. When seeking a unique, thoughtful gift, shopping locally is the way to go. Shopping locally this holiday season provides an array of benefits to consumers, and helps to solidify a strong Main Street in communities.

Dylan Chamberlin of Woodstock presents at COPLAC conference

WILLIMANTIC — Eastern Connecticut State University sent students from a broad range of disciplines to present at this year's Council of Public Liberal Arts Colleges (COPLAC) Northeast Regional Conference on Oct. 25 and 26 at the Massachusetts College of Liberal Arts in North Adams, Mass. 15 students from nine academic departments represented Eastern at the conference.

"Our students presented with poise and personality, engaging their audiences and showing off the wealth of opportunities Eastern provides for students to find their scholarly voices," said English Professor Allison Speicher, who served as faculty chaperone.

Among the students who presented was Dylan Chamberlin of Woodstock, a junior who majors in Computer Science and presented a project titled "Evaluating Convolutional Neural Networks for Image Classification: A Study Using NASA Mars Data."

Eastern Connecticut State University is the state of Connecticut's public liberal arts university, serving upwards of 4,000 students annually on its Willimantic campus. A residential campus offering 41 majors and 68 minors, Eastern offers students a strong liberal arts foundation grounded in a variety of applied learning opportunities. Ranked among the top 25 public institutions in the North by U.S. News & World Report in its 2024-25 Best Colleges ratings, Eastern has also been awarded 'Green Campus' status by the Princeton Review 14 years in a row. For more information, visit www.easternct.edu.

Quinebaug Valley Senior Citizens Center to bold annual Christmas Bazaar

BROOKLYN — Quinebaug Valley Senior Citizens Center will hold their annual Christmas Bazaar on Saturday, Nov. 16 from 8 a.m. to noon at 69 S. Main St., Brooklyn. This is a once-a-year fundraising event that helps the center to continue to offer activities and programs for seniors in our communities.

We offer lots of Christmas items, holiday décor, jewelry, and much more. As always, we will have a wide array of raffle baskets donated by members and staff. We will have breakfast sandwiches and muffins available for purchase with a free cup of coffee. Santa will be here for pictures and letters to Santa will be mailed to the North Pole...so bring the children!

We will be collecting unwrapped toys for children in the area. If you would like to donate a non-perishable food item, we will have a drop box available.

We look forward to seeing you; hope you can make it. Happy Holidays to all.

Woodstock Legion post to hold Veterans Day ceremony



Masonic Lodge supports Paws Cat Shelter

MOOSUP — Masonic Lodge #113 is hosting an all you can eat breakfast to support Paws Cat Shelter on Sunday, Nov. 17 from 8-11 a.m. at 69 Prospect St. in Moosup. \$10 per person includes full menu of breakfast foods and beverages.

Paws is a non-profit, all volunteer organization caring for the cats of our communities. For more info or how you can donate, contact Paws at 860-315-1228.

WOODSTOCK — The Benson-Flugal American Legion Post 111, Woodstock, is holding a Veterans Day ceremony. It will be on Nov. 11 at 11 a.m. at the flagpole on the town green in Woodstock. There will be a short ceremony and music. Everyone is welcome.





This is one of the first medical professionals who assists patients.

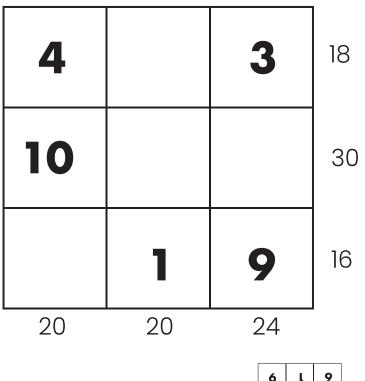
Answer: Nurse



English: Nurse

Math Blocks

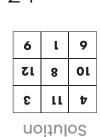
Fill in the missing blocks with numbers between 0-20. The numbers in each row add up to the totals on the right. The numbers in each column add up to the totals on the bottom.



Get Scrambled

Unscramble the words to determine the phrase.

GRITSEDREE SUERN





1834: The Free University of Brussels is founded by Pierre-Théodore Verhaegen.

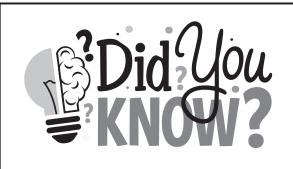
1872: Susan B. Anthony votes for the first time in defiance of the law.

1996: Bill Clinton is reelected President of the United States.



Answer: Registered nurse





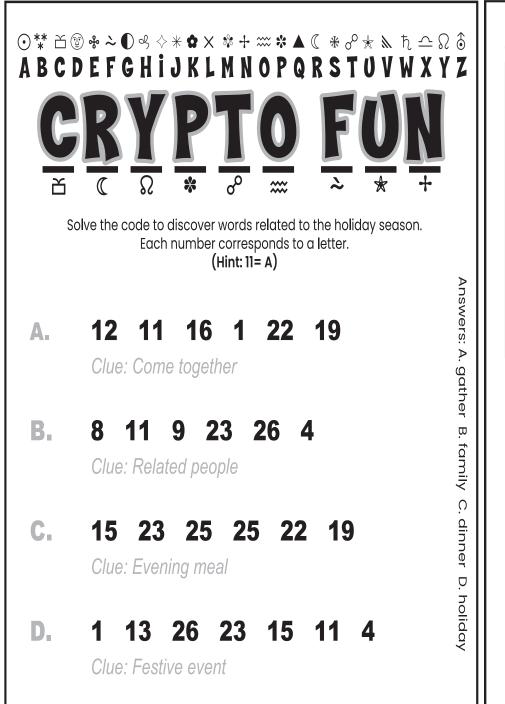
Nurses work in many different settings, including in hospital emergency rooms and in doctors' offices.

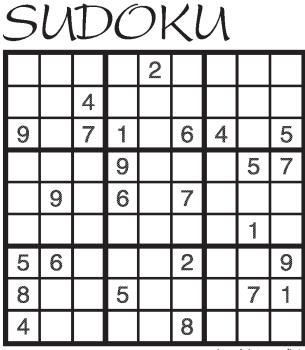




Can you guess what the bigger picture is?

Answer: Nurse near ambulance





Fun By The Numbers

Like puzzles? Then you'll love sudoku. This mind-bending puzzle will have you hooked from the moment you square off, so sharpen your pencil and put your sudoku savvy to the test!

Level: Intermediate

Here's How It Works:

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

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OBITUARIES

John Joseph Antos, 69



Webster -John Joseph Antos, age 69, passed away peacefully at his home after a brief illness.

John is survived by two sons Josh Antos and his wife Denise Angelo-Antos. Joseph Antos and his

partner Courtney Kent, and his granddaughter Vivian Antos. His ex-wife and friend, Michelle (Donais) Antos. His sister Susan Patterson of Tucson, AZ. Nephew Jeremey Nadolny, niece Tanya Nadolny, and nephew John Antos all of Tucson, AZ. He was predeceased by his father Stanley, his mother Sally and her partner of 40 years Alan "Eppy" Epstein. He loved his family, especially his mother and grandparents Joe and Bernadette (Bea) Twardzik who predeceased him and his many relatives in the Twardzik and Donais familys.

John was born on October 26, 1955 in Dudley, son of the late Stanley and Sally (Twardzik) Antos. He grew up as a resident of Dudley and enjoyed all the years spent in the neighborhood known as "Jericho". John moved to Webster in 1990 and lived there the rest of his life.

John was an outstanding athlete. Following in the footsteps of the Twardzik family, he lettered in both baseball & football in his 4 years at Bartlett High School. He was a Central Mass and Border Conference All Star. He helped lead the 1973 Baseball Team coached by the legend Ziggy Strzelecki to the State Semi Finals in Pittsfield, MA. Also, during his high school years, he played Legion Ball. He was a standout pitcher and utility player for the Post 173.

John graduated as the last male athlete in the last class in 1973 from the Webster/Dudley Barlett High School era. He went on to work at Saint Gobain (formerly Norton Company) for 45 years, retiring in 2022.

John was heavily involved in the Webster Little League for over 3 decades in multiple capacities as a coach, umpire, and Board of Director. In addition, he was a high school umpire for 20 years.

John's love of baseball and softball continued as he played in the Webster Men's Modified softball league for Andy's, PAV, and Cheers II. He also played in the Dudley Sunday morning softball league for High St. Café. John played in the men's pitch league at Bush Hall and spent many years playing with family and friends.

John loved all sports and was a diehard Yankees and Giants fan. He was an avid golfer and enjoyed playing golf in the Friday night league at the Raceway Golf Course.

John's funeral will be held on Friday, November 15, 2024 at 10:00 a.m. at St. Andrew Bobola Church, 54 West Main Street, Dudley (PLEASE MEET AT THE CHURCH). Burial will follow in the family plot at Saint Joseph Garden of Peace. Memorial calling hours will be held Thursday, November 14, 2024 from 5:00 to 8:00 at Bartel Funeral Home, 33 Schofield Ave, Dudley. The family would like to thank Mark Bartel for his compassion and assistance during this difficult time. In lieu of flowers, donations in his memory can be made to the Webster Little League Baseball, Little League Lane, Webster, MA 01570. www. Bartelfuneralhome.com

Joseph A. Langlois

Joseph A. Langlois, a long-time resident of North Grosvenordale, died August 14, 2024 at the age of 92. He was born on November 14, 1931 in North Grosvenordale, the son of Willie and Anais (Martin) Langlois. His wife of 61 years, Norma (Krawczyk) Langlois, died in 2018. He leaves a son, David, and a granddaughter, Marie, both of Los Alamos, NM. He was predeceased by three brothers, Normand, Maurice, and Roger, and two sisters, Annette Brousseau and Charlotte Gwizdala

Joseph possessed many skills, working many different jobs in Thompson during his youth. A veteran of the Korean War, he saw intense action. Upon returning to Thompson, he worked as a foreman in a factory (Pressed Wheel), then opened and operated Rte. 12 Drive-In and Take-Out in North Grosvenordale, then dabbled in home renovations, then finally worked in maintenance at the Yankee Drummer Motor Inn. The house that he built himself



still stands in Thompson as well as many lawn-swings scattered in the area. Retirement saw him enjoying breakfast at many diners, reading numerous books from the library, smoking cigars on his lawn-swing, and exploring many trails with his loyal dog in the tri-state area. His final years were spent living with his son and granddaughter in New Mexico. He was a good man.

Phillip is survived by his mother,

Lillian Mahon of North Grosvenordale,

CT; two nephews John E Mahon III and

his wife Stephanie of Norwich, CT.,

Phillip is predeceased by brother,

Phillip's final resting place is

at St. Joseph Cemetery in North

Grosvenordale. For memorial guest-

book visit www.GilmanAndValade.

and Jordan Mahon of Dayville, CT.

Phillip Mahon November 7, 1960 - October 18, 2024

his barn.

com.

John E. Mahon, Jr.

North Grosvenordale - Phillip Mahon, 63, of Klondike Street, passed away on October 18, 2024, at home. Born in Putnam, Connecticut, he was the first son of Lillian (Mailloux) Mahon and the late John E. Mahon Sr.

Growing up in North Grosvenordale, Phillip attended St. Joseph School and later graduated from Tourtellotte Memorial. After school he worked at Anchor Glass for many years. He enjoyed feeding the squirrels at his house and the raccoon which lived in

CLUBHOUSE continued from page A1

Pauline M. Collette, 94



Pauline M. Collette passed away at Matulitis Nursing Home in Putnam CT during the early morning hours of October 2, 2024 at 94 years of age.

She was born July 2, 1930, the oldest child

of Phamphille and Eva Gagnon Belle-Isle. Pauline was born and raised in Hartford, CT. She was a member of the Lafayette Precision Drill Team of St Ann's Church in Hartford for several vears

She lived most of her life in Andover CT raising her family. She worked in the elementary school kitchen while her daughters were young and then started a career in banking joining Hartford National, staying through mergers to retire with Bank of America. Once a resident at Matulitis, she was elected by ballot by fellow residents to be the President of the Residence Council. She did this for 2 years. Pauline is survived by her sibling, Doris Belle-Isle of Murrells Inlet SC Two daughters, Dianne Collette of

Send all obituary notices to

Villager Newspapers, PO Box 90,

Southbridge, MA 01550, or by e-mail

to obits@stonebridgepress.news

Murrells Inlet, SC and Louise Bisson and partner Paul Scheu of Stafford Springs CT.

She had 4 grandson's, Sean Mayer of Hampton CT, Christian Mayer of Enfield, CT, David Bisson and wife Cassie Bisson of Killingly CT and Adam Bisson and fiancé Lauren Green of Hampton CT. She also had 4 great grandson's and 1 great granddaughter.

She spent many years enjoying camping with her family and making many trips to Moose Head lake in ME. After retiring, she started taking lessons for painting with water colors and acrylics where she enjoyed making pictures for family and friends. She enjoyed readdoing puzzles and many crafts ing, such as sewing, knitting, crocheting and cooking. She enjoyed wearing several stylish hats as well!

Pauline will be missed by many, her moto to all was to "Just do it, don't put **KILLINGLY** things off, make time for it"

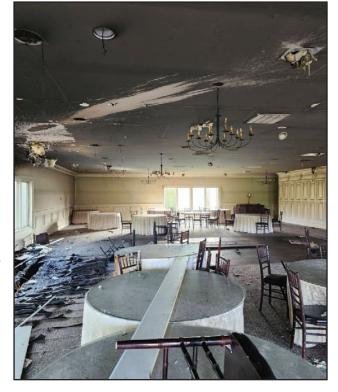
Fire Department, Killingly Fire South Department, Danielson Fire Department, Dayville Fire Company Killingly Rehab Team, and West Glocester Fire and Rescue.

The fire is currently under investigation the Putnam Fire by Marshal's office. A cause of the blaze was not available for this story.

Courtesy — Connecticut National Golf Club

At right: Photoss shows the extent of the damage to the basement and ballroom at the Connecticut National Golf Club's clubhouse following an early morning fire on Oct. 28.

continued from page A1



repairs done. It was a significant repair. Walls had to be removed. The entire

Her service will be held on November 9, 2024 at noon at Open Bible Baptist Church 198 Prince Hill Road, Brooklyn, CT. A private burial will be held in Murrells Inlet SC at a future date.

needs for the ongoing upgrades at the old high school at 79 Westfield Ave. Guiot revealed that the building recently underwent a weeks-long upgrade to the aging bathrooms due to failed plumbing on the EASTCONN side of the facility.

"There was substantial rot and leakage that was coming from the walls of the plumbing in the bathroom, so we quickly determined that and had the

plumbing was redone in those bath rooms. That plumbing actually serves eight bathrooms, four downstairs and four upstairs that mirror one another in the design. All of the plumbing was rotted because it was all original and needed to be retrofitted to what was needed to fix the problem," said Guiot.

Those bathrooms are now fully repaired and operational. The 79 Westfield Ave. building is currently under renovation to become Killingly's new community center.

For Advertising Information Call 860-928-1818 Ext. 326 email: mikaela@villagernewspapers.com

Valad

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LEGALS

1919

NOTICE TO CREDITORS ESTATE OF Amanda Jillian Crowley Zolobkowski (24-00441)

The Hon. Gabrielle Labonte, Judge of the Court of Probate, District of Northeast Probate Court, by decree dated October 29, 2024, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Elyssa A. Foley, Clerk The fiduciary is: Jerome M Zolobkowski

c/o KATHERINE C GARVEY,

GARVEY LAW LLC, 11 HERBERT P. ALMGREN DR, AGAWAM, MA 01001 November 8, 2024

NOTICE TO CREDITORS ESTATE OF

Clarence J Whittemore (24-00443) The Hon. Gabrielle Labonte, Judge of the Court of Probate, District of Northeast Probate Court, by decree dated October 29, 2024, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Elyssa A. Foley, Clerk The fiduciary is: Mabel J Burke c/o ANDREA L TRUPP A, LAW OF-FICE OF ANDREA L. TRUPPA, LLC, 880 ROUTE 171, WOODSTOCK, CT 06281 November 8, 2024

NOTICE TO CREDITORS ESTATE OF Erica Elizabeth Jost Kallen, AKA Erica Elizabeth Jost (24-00442)

The Hon. Gabrielle Labonte, Judge of the Court of Probate, District of Northeast Probate Court, by decree dated October 29, 2024, ordered that all

claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

2019

Brenda Duquette, Chief Clerk The fiduciary is: Lowell H Kallen c/o FRANK GERARD HERZOG, BORNER SMITH ALEMAN HERZOG & CERRONE, LLC, 155 PROVIDENCE STREET, PO BOX 166, PUTNAM, CT 06260 November 8, 2024





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\$1500 off every patio door & entry door¹

NO money down, **NO** payments, **NO** interest **for 1 Year**² **f** M

Interest is billed during promo period but will be waived if the amount financed is paid in full before 12-month promo period expires.

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Call by November 30 to book your FREE window and door appointment.

959-456-0067



¹Subject to availability, on a total purchase of 3 or more. Cannot be combined with other offers. To qualify for discount offer, initial contact for an appointment must be made and documented on or before 11/30/24 with the purchase then occurring on or before 12/10/24. Products are marketed, sold and installed (but not manufactured) by Renewal by Andersen retailers, which are independently owned and operated under Southern New England Windows, LLC, *d/b/a* Renewal by Andersen of Southern New England. CT HIC.0634555. MA 173245. RI 36079. All residents of islands will be subject to an island surcharge. See complete information and entity identification at www.rbaguidelines.com. ©2024 Andersen Corporation. ©2024 Lead Surge LLC. All rights reserved.

²Plan 4521. Subject to credit approval. Rates range from 14.26% - 21.19% APR (interest rates range from 15.99% - 24.99%). Loan amount and rate will vary based on your income and creditworthiness. Monthly payments are not required during the Promo Period. Loans for the GreenSky[®] consumer loan program are provided by Synovus Bank, Member FDIC, NMLS #408043, without regard to age, race, color, religion, national origin, gender, disability, or familial status. GreenSky Servicing, LLC services the loans on behalf of your lender, NMLS #1416362. www.nmlsconsumeraccess.org. GreenSky[®] is a registered trademark of GreenSky, LLC and is licensed to banks and other financial institutions for their use in connection with that consumer loan program. GreenSky Servicing, LLC is a financial technology company that manages the GreenSky[®] consumer loan program by providing origination and servicing support to banks and other financial institutions that make or hold program loans. GreenSky, LLC and GreenSky Servicing, LLC are not lenders. All credit decisions and loan terms are determined by program lenders.