Natural processes being what they are, shortly after you feed your dog, he will POOP. Yup. Every single time. We’re wondering, dear neighbor, if you know that Sturbridge has a leash law? We’re guessing that you don’t because we’ve been watching your dog trot over here and drop his ample sample ever since we moved in a few years ago. We’re tired of stepping in this stuff. You would be too. Please use the leash, like we do.
LOCAL COLOR

A simple passion for motorcycles led Southbridge man to a full, happy, productive, successful life

BY STEPHANIE RICHARDS

As I spoke with Jaye Strait sitting on his deck in Southbridge on a sunny morning, it struck me that his life’s journey could be captured in one word—triumph. How fitting it is that his most favored vintage motorcycle is in the British-produced Triumph.

Jaye says he is passionate about all that he does and motorcycle restoration and racing take second place only to his family—wife Patricia, and son, Jaye Jr.

He grew up Holden, one of five brothers being raised by a single mother who never gave up or quit. “Failure was never an option. Sometimes, we might only have mustard and bread sandwiches to eat, but we sat down and ate together. We had convention. We may have had no heat at times and raggy clothes, but we were clean. Most important, we always knew that we were loved. It made me stronger,” Jaye said. “My mom laid down the groundwork for me to have courage. She went on to get an education and retire from the corporate world...my mom is my hero.”

A friend’s brother introduced Jaye to Triumph motorcycles when he was in junior high. “He was a bit older than us and had a bike. He would take us for rides and we thought it was so cool,” Jaye recalled. “In 1969, I bought my first bike—a 1962 Honda Dream painted brown. My mom forbid me to have it, so I kept it at a friend’s house—stripping it down to ride it in the woods. I paid $125 for it, making time payments with my paper route money.”

From that point on, motorcycles became a hobby for Jaye and he grew to love vintage bikes, especially the Triumph brand. Full-time, he worked jobs ranging from a classical chef at the former William Paul House (demand for high end cuisine diminished) to construction. Then at age 36, he experienced a severe accident (not on a motorcycle), suffering a spinal chord injury that resulted in three surgeries. Everything changed.

The foundation he had from his upbringing gave him the courage not to give up, despite the pain and his circumstances. “I wanted to keep fighting. I was unemployed,... Continued on page 11
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You know what you want. You know how much it costs. Now all you need to do is figure out how you’re going to pay for it, and that requires saving. Although with living expenses building up every day, it is too easy to postpone starting to save for the future, but a solid plan is a key component to success. By following some basic guidelines, you’re more likely to achieve financial security.

Pay yourself first.
Use automated transfers to get in the habit of saving. Money will be transferred from your account without you seeing it, which makes you less likely to miss it. Simply complete a form authorizing your financial institution to receive a portion of every paycheck and deposit it directly into your savings account.

Save 10% of your paycheck.
The general rule of thumb is to save about 10% of each paycheck. If that seems too high, try 5% and work your way up to saving 10% of your earnings. Add 1% every year you get a raise until you reach 10%.

Know yourself.
Examine your goals to determine which savings plan will work best for you. For example, don’t invest all your money in an aggressive stock or mutual fund if you’re conservative with your money. If you’re saving for retirement, select a plan that will fit your financial needs down the road.

Realize that age matters.
Always take into consideration how much time you have to save for your goal. If you are a recent college graduate, you have several decades to ride out the highs and lows of the market and can take advantage of more high-risk investments. If you’re only a few years from retirement, you might not have the time cushion to afford to be too aggressive.

See the benefit of compound interest.
The simplest way you can invest your money is to leave it alone and let it “compound” over time. You earn interest not only on what you save, but also on the dividends generated. The earlier and more you save, the more your money will grow.

Use dollar-cost averaging.
This is the process of routinely investing a set amount of money over time, rather than all in one lump sum. It’s a convenient savings method, particularly for beginning investors. For example, each month transfer $25 or $50 from your share draft account directly into an investment vehicle such as a traditional or Roth IRA. You reduce your overall risk from market fluctuations because your money buys more shares when the price of a share is down, and your money buys fewer shares when the price of a share is up. Bottom line: You’ve reduced your investment risk.

Use the Rule of 72.
To figure out how long it will take for your investment to double with compound interest, use this rule: Divide 72 by the interest rate you expect to receive on an investment. For example, if your investment earns 4% interest, your money will double in 18 years (72 divided by 4 is 18).

No matter what your goal or choice of strategy for savings may be, a reputable local credit union will be able to offer all the full service needs you may require through out your years of saving. Before you know it, you’ll have successfully reached your financial goals and will have what you need to feel comfortable and confident in your financial security.
Innovative program mixes training, service and know-how

By Susan Shalhoub

In these tough economic times, small businesses have to be creative in broadening their customer base and keeping step with newly emerging needs. Consumers want companies that offer services at a fair price without compromising quality. And the Center of Hope on Foster Street in Southbridge, which provides vocational training to adults with developmental disabilities, has another bigger goal in mind. “We are out to lessen our dependence on state money,” said Cindy Howard, the Center’s director of administration. Higher-level business ventures are helping the Center achieve that goal.

Center of Hope, also known as Southern Worcester County ARC, has 10 businesses. It began creating businesses for vocational training with Noress packaging company in 1986. Noress has since branched out into blister packaging, fulfillment and distribution white room packaging for medical supplies, and direct mail marketing. Angel Guard Products of Worcester is a client and Sadie Green’s jewelry factory is at the Center of Hope. Other Center businesses include the Books & Beans coffee shop and Honest Town Postal & Print, both on Central Street, and Just the Details auto detailing on North Street. All offer services for an extremely competitive price. “We are a training facility,” Howard said, “We can offer a much better price that regular businesses can’t sustain.” For example, complete car detailing at Just the Details, including upholstery shampoo, is $65.

In all, Center of Hope provides services ranging from day habilitation to family support services to about 500 people in 60 Massachusetts and Connecticut towns. But employees of its businesses, which also include landscaping, banner and sign making, can redemption, clean-out, packaging and document shredding services, do not all have disabilities. The Center offers jobs to everyone. “We wanted to create a situation where those with and without disabilities were working alongside one another in more normalized assembly jobs,” Howard said. Jobs are advertised to the community at large, often through Craigslist. Further along in the application process, candidates are told they will be working alongside coworkers who have disabilities. There are 180 employees in all, including those already working out in the community, and lines between those with and without disabilities are quickly blurred as one tours the

Continued on page 10

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Fiddle Center finds niche in string instruments, lessons

BY STEPHANIE RICHARDS

While most seven year olds were playing with friends, Ed Trepanier was learning how to read music and play instruments. His mother, a concert pianist who studied at Copenhagen Conservatory, wanted him to pursue the piano. He had other plans, picking up the guitar at age nine and then teaching himself to play the fiddle, mandolin and even a little flute in his teen years. At age 12, he started a rock band with friends, playing for money at places like the Leicester Town Hall where he grew up. The band played the Beatles and Rolling Stones and as the years passed moved to Hendrix and Zeppelin.

Ed has shared his love for music with both young and old students over the years as the proprietor of The Fiddle Center in East Brookfield. He says if you can make sense out of music, you can learn to play anything. “I wish I had played the fiddle when I was five or six. For the violin, it is easier to learn vibrato and different elements of playing at a younger age; it’s hard to do when you are older. I remember learning concepts of

the violin and practicing the same two or three songs four to five hours a day,” Ed said. “If you want to learn (an instrument) and do well, you need to have a passion for it and a goal too. For some students, they are content with playing in the jam we do here on Thursday nights. Others want to play in a band or go professional. As the goal gets bigger, the passion needs to get bigger too.”

At The Fiddle Center, Ed teaches violin, mandolin, guitar, bass, dobro (acoustic guitar with metal resonator), and five string banjo. Other teachers offer lessons in guitar, piano, drums, flute. Lessons are $16 for a 30 minute session, which is less than most places Ed said. “In this economy, I feel if we went higher we would loose students. I would only raise it (lesson price) out of necessity. I have lower overhead than most other places because I own the building.”

In addition to offering private lessons, Ed sells a wide-range of instruments, including fiddles, mandolins, acoustic and electric guitars, banjos, and drums. Orchestra and band instruments (not guitar, banjo) are also available to rent. “You can buy a guitar for $100; it’s good enough to try and play for a year and most have a five to 10 year warranty. We even have pink guitar and gig bags. Violins and mandolins also begin at $99.99,” Ed said. “What we have going over the big box store is that the sales people there don’t have a clue answering questions about the
There is a misconception among young guitar players; they all think they are going to become rock stars.”

ED TREPENIER
THE FIDDLE CENTER

violin and mandolin. Plus, I can play every instrument we carry and demonstrate it.”

Amplifiers, strings and accessories, such as picks, rosin and horizon cables, can also be purchased. Ed also does repairs on instruments, such as violins and banjos, and bow rehairs in the store’s workshop. A drill press and old Singer leather sewing machine adorn his workshop area. “I supported myself painting houses, being a carpenter and a police officer. I’ve always done music, but now support myself full-time with it,” said Ed, who reopened The Fiddle Center six years ago.

Ed continues to perform on stage with a band and in a “One Man Fiddle Show,” using his own recorded background music to play bluegrass and country. He still plays Hendrix and Zeppelin too. “Another big advantage of playing music is that it is the best stress reliever. You can just go and play your heart out for a couple of hours,” said Ed, who has performed with award winning bands Big Augie, Moving South and Fiddler’s Dream.

What is the biggest benefit of playing an instrument? Ed says it is the way you use your brain. “Music forces you to use more parts of your brain at the same time. You have to coordinate your hands, read music and use your ears for tonality all at the same time...multi-tasking. Playing music creates a well rounded individual,” Ed said. “There is a misconception among young guitar players; they all think they are going to become rock stars. They play Guitar Hero and think they can play; playing guitar is not a game, you have to work at it. Actually only one percent make it playing an instrument for money and one percent of that number actually make a living in music.”

The Fiddle Center has had brushes with famous artists.

One day, an entourage of people came in with a guy and Ed asked one of the crew who he was—Geezer Butler was the response. Ed still didn’t know who he was, so he called his son who replied, “He is the bass player for Black Sabbath.” It turns out they were recording at Longview Farm Studios in North Brookfield.

On Thursday nights at The Fiddle Center, Ed sponsors a jam session. Students and professional musicians gather for a jam session, performing for each other and onlookers who want to hear bluegrass to rock. “The jam sessions are always good. All the musicians know the etiquette in the jam...each one plays and we go around in a circle. There are no electric instruments,” said Ed, noting that video from some jams is posted on You Tube. “It opens doors to bring people in and also to showcase product and accessories. I’ve sold accessories and some expensive instruments on Thursday nights.” The current economy presents a challenge for most small businesses, including The Fiddle Center. “It is challenging right now to sell anything. But we are keeping our head above water,” Ed said.

The Fiddle Center is located at 300 East Main Street (Rte. 9) in East Brookfield. Store hours: 10 a.m. to 7 p.m., Monday, Tuesday, Wednesday and Friday, 10 a.m. to 9 p.m., Thursday, 10 a.m. to 5 p.m., Saturday and Sunday by appointment. For more info, call 866.490.0054 or go to www.fiddlecenter.com
Center of Hope programs

Center’s workplaces.

Due to a special Department of Labor certificate, the Center does not have to pay minimum wage, except to its workers without disabilities. Workers are paid the same amount per piece as everyone else in the factory and have no cap on what they can earn.

“Everyone’s job is secure, no matter their productivity levels,” said Howard. The presence of workers without disabilities provides built-in peer leadership for those that do. The goal for all Center workers with disabilities is a transition to outside workplaces. The Center’s Employment Services department can help outside businesses hire Center workers, providing lower recruitment costs, a liaison, and job coach to help with training. Former Center of Hope employees have gone on to work at Big Y, Big Bunny, and doing janitorial work for outside clients.

The Center has owned its current home, the former Boniface Tool & Die building on Foster Street, since 2003. “When we bought the building, we rented 50,000 square feet out to tenants, making it affordable,” Howard said. Employees of Books & Beans now regularly make rounds to the building’s tenants during the day, taking coffee and muffin orders.

The Center has new businesses cropping up all the time. A new area of focus is construction. Workers revamped leased property for the Department of Capital Asset Management about 3 years ago at the Foster Street building. “They said it was the shortest punch list they ever saw,” when the $1M renovation was completed, said Howard. Next to explore: Green industry. Howard says geothermal and air-to-air systems – heating systems that don’t require fuel – are being researched as the next Big Thing for the Center of Hope. “What do vocational training and geothermal and air-to-air systems have to do with one another?” Howard asked. “Well, we believe it’s a way for the state to help industry be more cost-efficient.”

Signs of environmental responsibility are prevalent throughout the Center of Hope factory space. In one area, used optical fiber spools from OFS Fitel in Sturbridge are stripped of their labels, cleaned, and shipped back for reuse. Each large plasticspool is refitted with protective padding and if not placed properly, delicate fibers could be damaged when the spool is rewound. Materials are recycled whenever possible. The Center operates a can redemption center and recycles all its own metal, bottles, and paper.

State officials laud Center of Hope as a business model for other nonprofits. Human Services Secretary Dr. Judy Bigby invited Executive Director Jim Howard to be a panelist at a human services summit last year. Mr. Howard pointed out the importance of collaboration, “The impulse towards self sustaining operations motivated by the rapidly changing economic climate over the past two years has driven many of us to escalate our efforts. For those of us that contract with government, the nonprofit/government partnership is fundamental and critical to success.”

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Jaye Strait

Continued from page 4

but needed to feed my family and contribute to society. I had read about restoring old vintage bikes; they had been my hobby since I was a teen. So I decided to work for myself doing aerospace coatings on motorcycles, and building engineering components,” said Jaye, who started Britech New England in 1992. “I decided to build a reputation for helping people engineer cycles to do specific things. I like to help people. At the same time, I also give business to local manufacturers too, impacting the community.”

The business really came out of racing. Twenty-one years ago, he formed the Britech Racing team, having built a bike to prove he could race and win championships; he won two. However, he soon realized that “building and turning bikes is what I am really good at...I’m a rider not a racer,” he said. “I did it because I enjoyed it and it forced me to have good balance and be physically fit; it moved me from disabled to some sense of normalcy. It gave me the challenge that I needed.”

Over time, the Britech Racing team has had six bikes, including a 1949 BSA, 1967 Triumph Titan and a 2003 Ducati Super Bike. “Historically, we cover from 1949 to 2003. The Ducati ensures us track time,” Jaye said. “When Greg Nichols took the reins as driver in 1997, we won our first championship and just kept winning. Motorcycle racers are rare...Greg is one of those rare individuals. He creates, demonstrates, and teaches and we have been able to achieve fame and victories. Racing is a life lesson; it is so intense all in one day.”

The team competes all over the country in amateur racing competitions, including Daytona. They have achieved 12 consecutive wins in the USA Battle of Twins Formula One, five consecutive Vintage Twin Race titles and back to back BSA Goldstar 2006 pre-50 Grand Prix’s. Numerous other wins have included 13 consecutive championships in the Two Class Triumph (Loudon, NH) and 13 consecutive Open Grand Prix Triton titles (winning all races in a season).

Jaye also wanted to bring motorcyclists under one banner and preserve the Triumph name, so he formed the British Iron Association in 1978. In addition to creating a community, the non-profit organization held events,
THE PERSISTENCE OF 4-H IN THE NEW MILLENNIUM might seem odd to many. With all the alluring temptations in front of young people in this era, such an organization must appear old fashioned. It’s so 20th Century. Why be outside when you can have a pseudo life more vivid on an xbox or Wii? Yet surprisingly enough, there are children and teenagers that not only belong, they love it.

The Quaboag Clovers is a 4-H club in West Brookfield led by Amy Dugas, as if she didn’t have enough to do already. Amy organizes the annual Asparagus Festival and has been the motivating force behind the arduous campaign to start a farmers market in town.

Amy is also the mom of Nick and started talking with her friend, Suzanne Lepage, about activities for their kids. They were looking for something agriculture related. Getting the children outdoors also was also on their minds.

4-H came up as a logical choice and they visited the 4-H offices to find out what had to be done. Suzanne was busy as a student and could not do as much as she wished, but as Amy put it, “The ball was already rolling,” so she made it work. She talked with friends and old school mates. As this was new territory, and they did not want to bite off too much, they got going with the first seven children. The original seven are still with it.

4-H would seem to be made for small towns like West Brookfield. It’s already a place with a lot of community based groups. The Quaboag Clovers would fit into that model as they envision community service as an important part of the club’s mission. Besides service the focus of the group is gardening, cooking, arts and crafts and environmental study. Amy also thought the public speaking aspect a plus, as it would be something that would come in handy as the children progressed in school.

The Quaboag Clovers environmental focus began with a project on snow. No, it wasn’t going out and throwing snowballs when school was called off. You don’t need 4-H to do that. The children explored tracks made by animals in the winter. They also studied the birds that don’t go south as the weather turns. Maybe best of all, they worked on maple syrup.

In February, with winter still afflicting us, they started...
There are one or two delicious modifications to the 2010 program
gardening, if only on the window sill. Each child decorated a terra cotta pot. In the pots they planted kale, broccoli, and red oak leaf lettuce. They began harvesting in March and are still eating the vegetables they planted.
They still had some more farming to do.
Continued on the next page

MEET SOME QUABOAG CLOVERS
From left to right: Cassidy Silva, Alyssa Peabody, Nick Robbins and Logan Silva. Missing from this photo are: Mary LePage, Phineas Cook, Karlie Mason. The group leader, Amy Dugas, is standing in back.

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Checking in with the local 4-H Club

Continued from previous page

The club started nasturtiums and marigolds and sold the young plants as a fundraiser at the Asparagus Festival.

For arts and crafts, they did pumpkin carving and roasted and ate the seeds. The clovers made bird feeders of pine cones, peanut butter, and bird seed. Then they got creative and cast cement in molds and broke plates to set into the drying cement. Voilà, mosaic stepping stones.

For cooking, who can resist pizza? The club made it with all local, or at least regional ingredients.

For community service, they have decorated two garbage receptacles for the new farmers market coming up this summer on the town common. They are planning a food bank project during the holidays.

Amy was not aware of how much of a presence 4-H had in West Brookfield until she saw it represented on the town’s bicentennial quilt. The program had been big, and not so long ago. She feels good to be part of the rejuvenation.

One can only wish a long existence for the Quaboag Clovers. May they thrive as long as a club headquartered in Brimfield known as Animals, Animals and More Animals. The group is not practicing deep subtlety about where their interests lie.

Tiffany Eldred has been a member for all of her teenage years. She said that the club members had horses, alpacas, goats, rabbits, chickens, ducks, geese and turkeys. There are dogs and cats, and a hermit crab. When they called it Animals, Animals and More Animals, they were not kidding. It would not be surprising if someone had an elephant.

Tiffany herself has raised two beautiful Buff Cochin Roosters. She has two rabbits, a Blue Rex and a Chocolate Mini Rex, both does. Her animals have been shown at fairs. Though 4-H is a big part of her life, she wasn’t attracted to it at first. It was only after all her cousins joined that she asked herself, “What am I missing out on?”

As important as the animal focus is, the club does all the other 4-H type activities. Tiffany’s photography has been entered in fairs and a picture of swans won the blue ribbon and on top of that the purple rosette. Everyone knows first prize is symbolized by blue, but purple is the color above that in 4-H.

One project the club did was Living History. Tiffany did hers on the fifties, but other kids gained the notoriety. Two girls did the Civil War era and dressed in hoop skirts. After their presentation they went in costume to a Cumbies and ordered slurpies. A popular video was made of the archaic and modern. Maybe they won’t get noticed by the Society for Creative Anachronism, but they had fun nevertheless.

One activity that the 4-Hers of Tiffany’s club participate in, but is not recognized as a 4-H activity in Massachusetts is archery. We are the only state that does not allow it. The kids may not get any 4-H credit, but it is popular with the members.

At 19, this is Tiffany’s last year. She will not leave it completely behind as she hopes to be a leader. She is already a junior leader. In October the members will do visuals at a pot luck banquet. Visuals are a five to ten minute presentation on a specific subject. This will be her final effort. Her valedictory address, if you will. Surely, it will be emotional. You cannot escape how much affection she has for her club, both the people and the animals.

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FROM YOUR NEIGHBORS AT
THE STURBRIDGE TIMES MAGAZINE
Another fine country summer

By Jeff Cannon

In June, summer seems to merely visit. Unsure about settling down, summer just sets up a tent. It’s delightfully warm for a few days. Then, a chilly air returns as if summer suddenly just pulled up stakes and skedaddled.

But July answers the question. There’s no doubt that summer has made up its mind. It’s as if summer only wanted some fanfare, something special to announce itself. Like fireworks! And only when summer gets what it wants, does it come to stay.

Suddenly, around the corner the sound of construction fills the air. Saws buzz cutting down trees. Bulldozers churn and cough catching their breath. Diesel powered shovels creak while scooping out earth to prepare a basement foundation.

Soon the “Ka-tak, Ka-tak, Ka-tak” of hammers framing siding and roofing punctuate the scowls, laughter and raucous conversation about the night before. All this salts and peppers the penetrating rays of uninhibited summer weather.

It’s no temporary shelter now. It’s not even a quaint Cape Cod. Summer’s homesteading in a ranch complete with a two car garage, back porch and a swimming pool.

Holy Sturbridge! It’s quite the news. Extra police officers are stopping traffic for construction crews to come and go. Townsfolk gather in crowds to mark the progress as the new house begins to take shape. People from all over arrive just to drive by and get a gander.

Yes, it’s summer and that’s what counts

Some say, “Whatever”. Others more enthusiastic exclaim, “Yep, Mighty fine.”

Yes, just like my back porch. It’s no longer boarded up and dusty from winter. Dust and cobwebs are spent from floor and ceilings. The walls, spruced-up with fresh paint. There’s new matting for the chairs and the screens are all patched up. The pool filters been churning for about a week so the water is fresh and clean and ready for swimming. A new supply of white pebbles forms a neat looking border around the pool. My wife and the girls have done some nice gardening. It not only looks but now feels like summer.

In the morning I can take a quick dip in the pool to wake up. At evening time, as I march through one door, I easily shed my work suit for a swim suit and continue without a hitch out the other and dive in! Refreshed, I settle back in my easy chair on the porch and have a cool drink or whatever.

Some family, some neighbors stop in on the weekends to cool off in the pool. After a good plunge they also relax on the porch safe from flies and mosquitoes. Everything, even summer, has its pesky-side. Ah, whatever.

Still we adults can enjoy ourselves. The kids play in the yard or at the other end of the porch. There’s enough room for everybody. The grill is cooking up burgers, hot dogs, steaks, chicken legs. It keeps Kate’s lasagna supreme just warm enough. There’s Susan’s salad, plenty of chips and dip and whatever.

Yep, we can relax and talk about... whatever. There’s no fuss or strain; just easy talk. Baseball. The kids. Baseball. Whatever.

Oh yes, the garden’s being to show signs of life. I wonder if the old up the street will grow the largest squash again. I think he uses some beef-up concoction. When his squashed is declared the largest, a big smile softens his leathery lined face. There’s a slight dance to his slow shuffle as he makes his way to the head table to accept a blue ribbon. We make a face of course, but happily applaud.

Whatever! It’s summer and that’s what counts.
Calling something “affordable” doesn’t make it so.
Even without considering its impact on health insurance premiums, the Patient Protection and Affordable Care Act has an estimated cost of about $1 trillion, making it the most expensive new law in history. And the real cost of healthcare reform is likely to be much higher.

So, other than having to pay for healthcare reform with higher taxes, how will the new law affect you?
Based on experience in Massachusetts and elsewhere, it will increase the cost of insurance, reduce the quality of care and result in more government control over your healthcare.

Proponents of the healthcare reform argue that healthcare quality will improve because of federal requirements requiring that plans meet minimum requirements, various new pilot programs and a requirement that preventative care programs be provided to consumers at no cost.

Opponents believe that more time and, therefore, more money will be spent on regulatory matters, given the volume of new requirements. They also believe the overall cost of the program will result in cutbacks in the quality of care in an attempt to control costs.

Healthcare reforms also include $500 billion in cuts to Medicare over the next decade, just as the 77 million baby boomers are preparing to retire. Can Medicare services be cut successfully just as demand for them is about to increase?

At more than 2,000 pages, it would be impossible to summarize everything included in the new law, but among its features, it will:
- Mandate that U.S. citizens purchase health insurance, and that all but small employers provide it or pay fines.
- Prohibit denial of coverage for “pre-existing conditions.”
- Establish insurance exchanges through which high-risk individuals and families can buy insurance that is paid for in part by the federal government.
- Significantly expand eligibility for Medicaid.

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Affordable care act, it isn’t

Higher Costs, Lower Quality

These and other provisions of the complex reform will decrease the number of uninsured Americans, increase taxes, create government-controlled exchanges for the purchase of insurance and reduce Medicare coverage.

Universal coverage. One of the most costly aspects of healthcare reform is the requirement that Americans with “pre-existing conditions” receive insurance coverage. Until now, health insurers have typically denied coverage to those who have serious health conditions, because providing such coverage results in higher premiums for everyone.

Since Massachusetts implemented a similar universal healthcare law, the state’s health insurance premiums have become the highest in the country – in spite of subsidies from the federal government. In fact, much of the state’s funding from last year’s federal economic stimulus law was used to subsidize Medicaid and pay for the cost of health insurance coverage.

When the Massachusetts program was signed into law, the cost of health insurance subsidies was initially projected to be about $725 million a year. While estimates increased nearly 20 percent to $869 million in 2009 and $880 million in 2010, Governor Patrick’s office announced a $294 million shortfall this year.

An analysis by the Rand Corporation projects that overall healthcare spending in Massachusetts will nearly...
double to $123 billion by 2020.

Will the federal law result in similar cost overruns? Historically, the major federal healthcare programs, Medicaid and Medicare, have cost far more than projected.

Mandated health insurance. The new law requires all Americans to be covered by health insurance, although the Constitutionality of this provision is being challenged. Those who lack coverage could face penalties equal to 2.5% of their income, up to $2,250 per family or $695 for individuals.

Opponents argue that many will pay the penalty, which is significantly lower than the cost of health insurance, then purchase insurance when they become sick and really need it. That would push up insurance premiums for those who are permanently insured.

High-risk pools / Insurance exchanges. In the beginning, before new healthcare exchanges are developed, state-run “high-risk pools” will be developed to cover Americans who cannot buy insurance on the private market. However, because of the anticipated cost, 18 states have already declined to participate in the new high-risk pools.

Medicaid will expand to provide free coverage to anyone within 133% of the poverty level (which was $18,310 for a family of three in 2009). Individuals and families earning above that amount up to 400% of the poverty level will be able to purchase insurance through the new healthcare exchanges, and special exchanges will also be established that provide an opportunity for small businesses to buy insurance.

Employers with more than 50 employees will be fined $750 per employee if even one employee obtains insurance through an insurance exchange.

Medicare cuts. To keep the cost close to $1 trillion, Congress made significant cuts to Medicare Advantage. This year, cuts are being made to inpatient psychiatric hospitals.

Next year, cuts are scheduled to be made to the Medicare Advantage program, and to diagnostic imaging services, ambulance services and many other Medicare-funded programs. In addition, Medicare payments to physician-owned hospitals will be prohibited, and cuts will be made to long-term care hospitals, nursing homes and inpatient rehabilitation facilities.

Medicare cuts for dialysis treatment and hospice care are scheduled to begin in 2012, along with additional cuts for inpatient psychiatric hospitals. Medicare cuts for hospitals that treat low-income seniors begin in 2013. Additional cuts for home healthcare and for coverage of hospital-acquired infections are scheduled to begin in 2014.

Given that these cuts will be made at a time when demand is expected to increase significantly, either the federal government will need to add more money to Medicare or healthcare quality will suffer.

Taxes. A 10% tax on indoor tanning begins this year. A new 3.8% tax on investment income for individuals earning $200,000 a year and more and families earning $250,000 and more is scheduled to begin in 2013. The tax is not indexed for inflation, so it will affect an increasing number of families each year. A 2.3% tax on medical devices also begins in 2013.

Conversely, some small employers will be eligible for tax credits, but only if employee salaries average less than $25,000 a year.

These are just some of the major provisions included in the complex new law. The law is so broad and so complex, even most members of Congress don’t know what it includes. The one thing we do know is that healthcare reform is likely to cause more problems than it fixes.

Richard A. McGrath, CIC, LIA is President and CEO of McGrath Insurance Group, Inc. of Sturbridge, Mass. He can be reached at rmcgrath@mcgrathinsurance.com. (no hyphen).

This article is written for informational purposes only and should not be construed as providing legal advice.
I had not been paying attention to the contretemps surrounding the affair of a Sturbridge selectman who used a certain colorful turn of a phrase in addressing a colleague, not a selectman. One morning, while listening to local news, the announcer mentioned something about Sturbridge revisiting its sexual harassment policy.

What I thought a tempest in a teapot was more of an issue than one would have expected in this day and age. After all, as the saying goes, “Politics ain’t beanbag.” When I looked more into the story, I was shocked at the degree to which people were shocked. Don’t get me wrong. The language, as reported, did not redound to the credit of the speaker. Yet those words are the background noise of our times. If you are in any crowd and you don’t hear certain one syllable words after a reasonable amount of time, it is an anomaly.

Yet it was not always so. Mere decades ago, the words were heard and used, but almost never in a public setting. If it did slip out, the user was mortified. Had a selectman spoken coarsely in, say, 1960, there would have been no question of his hanging around. He would have slunk away. No excuses would have been made, nor a defense attempted.

It is not just in small towns. A famous actress who would consider herself “une grande dame” let out a word on national TV that I would have been expelled from school for using. It was a synonym for one of her body parts. Women would be turned down for enlistment by the navy in my day for such usage. Distaff use of language that would curdle the blood of old salts is not a civilizational advance.

The previous vice president told a U.S. senator what he could do to himself. He did so with no penalty. This is not to say I feel the selectman in question is at all vice presidential timber, but he would have less to worry about in high office, or so it seems.

Lest you think I’ve been living under a rock these last several decades, I assure you, I know all the words. I have been in the army. Kipling said, “Men who live in barracks are never plaster saints.” I did not lack for a knowledge of interesting words before I was inducted, but my vocabulary doubled at least by my date of separation.

After the service, I misspent a good deal of my remaining youth driving a cab in Boston. Now those who hold a hackney license are not noted for gentle words. One could only hear the dispatcher side of the conversation on the radio. Many times at night while working for the Checker Cab Company, I would hear the dispatcher say, “Checker, please watch your phraseology.”

About the time I started pursuing a professional education, I decided it would be prudent to leave such language behind me. It’s not that I used it all that much. I don’t think I did. I figured that if I made an effort to not use it at all, I’d be much less likely to blurt it out at the wrong time and place. It is my contention that this policy has paid dividends. This does not mean I have never slipped up. I have, but never in a professional setting.

There is another reason I am glad of it. There really

Continued on page 26
**THE CHRONICLE OF STURBRIDGE COUNTRY LIVING**

**THINGS TO DO**

**July 3. SUMMER FEAST & FIRE. 2:00 p.m. - 10:00 p.m. on the Sturbridge Town Common with a Parade led by a Bag Pipe Contingent, originating at the Sturbridge Host Hotel and ending at the Town Common. Cost: Grand Picnic Buffet $10.00 Adults, $5.00 Children. DON’T FORGET YOUR LAWN CHAIRS & BLANKETS. Sturbridge Town Common, www.merchantsofsturbridge.com**

**July 4. INDEPENDENCE EVE at OSY. An evening capped off by 21st-century fireworks follows a day typical of Independence Day celebrations of the 19th century. Gates reopen at 6:00 p.m. with music, magic, and more on the Common. Activities are offered in the Center Village before the fireworks begin at dusk. The Countryside opens for fireworks seating at 7:30 p.m. You are welcome to bring a picnic (alcoholic beverages may not be brought in, but beer and wine will be available for sale), $12 per person; $10 for OSV Members. General admission is starting July 1, remaining tickets are $15. Children under 3 are free. Free parking. OLD STURBRIDGE VILLAGE in the heart of lovely Sturbridge.**

**July 8. “WHAT IS YOUR DOG SAYING?” Learn to be a “dog detective” and understand dog communications in this presentation for children ages 4 and up, and for adults as well, on Thursday, July 8, 6:30 p.m. - 7:30 p.m. All you can eat buffet served from 5:00 p.m. to 7:30 p.m. All dinners served with rolls, cupcakes, lemonade & soft drinks. Casual dining. No reservations taken. BBQ Chicken and Pulled Pork, Hot dogs and baked beans, cole slaw and potato salad, cornbread, watermelon and cookies. Adults: $13 Children: $5 PUBLIC HOUSE, Sturbridge.**

**July 10. FARMERS’ AND ARTISANS’ MARKET FESTIVAL on Saturday, 9:00 a.m. - 2:00 p.m. There will be farmers with locally-grown plants and produce, and artisans selling their unique homemade products (start your holiday shopping early this year); meet area authors who will have their books for sale, and enjoy live music, a puppet show, cooking demonstrations and dog training demonstrations as well. Vendors of homemade and home-grown products welcome; contact us for more information. Call 413-245-9977 or visit www.hitchcockacademy.org for more information. Our summer flyer will be online soon.**

**July 12. BARBEQUE IN TENT: PATRICK DONELLY FOUNDATION. All-you-can-eat buffet served from 5:00 p.m. to 7:30 p.m. All dinners served with rolls, cupcakes, lemonade & soft drinks. Casual dining. No reservations taken. BBQ Chicken and Pulled Pork, Hot dogs and baked beans, cole slaw and potato salad, cornbread, watermelon and cookies. Adults: $13 Children: $5 PUBLIC HOUSE, Sturbridge.**

**July 13 - 10. THE BRIMFIELD ANTIQUES AND COLLECTIBLES SHOW. It has been dubbed “the Queen of the outdoor shows” and a Smithsonian Treasure. The extravaganza represents the largest outdoor gathering of antique and collectibles dealers in the country with acres of tents showcasing the merchandise of thousands of dealers! Rain or Shine. Visit www.brimfieldexchange.com for more information. Route 20, Brimfield.**

**July 15. STURBRIDGE FREE SUMMER CONCERTS - Nowhere Men - Beatles Tribute. Be sure to bring something to sit on, like a folding chair or a blanket and enjoy the show. Concerts each Thursday evening starting at 6:00 p.m. throughout the summer months. Each week there is a different musical group. FREE. STURBRIDGE TOWN COMMON.**

**July 18. TAÏZÉ a Candle Lit Service of Meditation. Holy Trinity Church Southbridge, will host the eucumenical Taizé service. This candle light service will be held in the sanctuary and start at 5:15 p.m. The service comprises Bible readings and prayers, simple chants and meditation. Susan Howland will accompany us on the harp. Please join us and experience first hand quiet contemplation with God. Nursery care provided for children 5 & under. You can find out more about Taizé, the origins and the community by visiting the web site www.holytrinitysouthbridge.org Click on “What is Taizé” then click on either of the Taizé homepage link and or The Taizé community link. Please plan to join us at 5:15 p.m. on Sunday July 18th at HOLY TRINITY CHURCH, 446 Hamilton Street, Southbridge, 508-765-9559.**

**July 19. July is the month for fun at Hitchcock Free Academy: Come have summer fun for one, two, or three weeks; our program runs through August 6, and the cost is only $15 per week for each class. Our next These listings continue on page 23**

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DO YOU NOTICE AN ABUNDANCE OF ANT HILLS in your yard this time of the year? You should, and they are a mixed blessing for your plants. But first, a quick primer on ant identification, there are two ants in our area that engage in mound building, the Allegheny Mound Ant and the Black Field Ant. The Allegheny Mound Ant is reddish-brown and about ¼” long, the Black Field Ant, the most common in our area, is fairly large, ⅛-½” long and is often confused with Carpenter Ants, but unlike the Carpenter Ant it rarely invades homes and does not excavate into structural wood. Both types of mound forming ants can be considered beneficial in the sense that they prey on other insects including many pest insects they also feed on the honeydew produced by aphids and leafhoppers which is why they are seen in the company of these insects. However mound ants can be very damaging to plants. Both ants are capable of biting, with the Black Ant being the more aggressive of the two, so care should be taken when working around mound building ants. Ants have a complex social structure, much like honey bees. They live in colonies consisting of an egg-laying queen, male ants that tend to the queen, and sterile female workers. The mounds that these ants build are comparable to incubation chambers with the goal of keeping the mounds warm for development of the eggs. This is why ant mounds are most commonly found in lawns and the cracks of your walkways where they are exposed to sunlight and warmth! When these mounds become shaded by plants the Allegheny Ants respond by injecting formic acid into the plants. Formic acid coagulates the plant cell contents, disrupting the food transport by the cells, eventually killing the plant. The Black Field Ant does not inject formic acid but will pile soil high around the stems of plants, essentially smothering the plants to death. Allegheny Ants will continue to build mounds over several years and I have seen some mounds locally as large as 36” in height and almost twice as wide. Even more surprising is these mounds will be up to 6’ deep with an extensive network of tunnels! As the ant colony grows a queen and workers will leave to form a new colony, usually in May and June in our area. The complexity in mound structure makes control of mound building ants somewhat difficult. Spraying ant mounds with liquid sprays will not be very effective as the material does not penetrate deep into the mound and tunnels. A more effective way is to apply a dust insecticide where the dust particles can adhere to the ants that then can be tracked into the mound. Remember to read and follow the directions for application of insecticide products labeled for ant control, be cautious of ground and surface water contamination and the potential for contact by children, pets or wildlife. There are other options for control but are somewhat limited in their success.

Managing ant food sources like aphids, can help reduce but not eliminate mound building ant populations, repeated destruction of the mounds by raking or scraping may work but not very practicable around plant stems, please be ware that ants do not take kindly to such invasive actions and they are apt to retaliate by swarming over the attacker and biting! If you can live with a few ants, that is great, as they are a part of the natural food chain, cycle of life. They provide aphid control and through their tunnel network allow air and water to penetrate into our soil. One should only control them when they become a real nuisance.

Tom is the Tree Warden for the Town of Sturbridge, and is a certified arborist. He enjoys caring for plants that grow in his yard.

“"If you can live with a few ants, that is great, as they are a part of the natural food chain, cycle of life. They provide aphid control and through their tunnel network allow air and water to penetrate into our soil."
Lifestyle contributes to stroke risk

Q: I’ve always liked Gary Coleman and Rue McClanahan, so I was saddened to hear that both actors recently died after having strokes. Is there any way to prevent a stroke?

A: In a word, yes. Although stroke is America’s third-leading cause of death, you can reduce your risk with healthy living and medical care to control risk factors like hypertension, high cholesterol, diabetes and heart disease.

The two major types of stroke have different causes. Ischemic stroke accounts for 87 percent of strokes. It occurs when an artery to the brain becomes blocked, interfering with blood flow. Hemorrhagic stroke, the kind both Coleman and McClanahan suffered, accounts for the remainder. It occurs when a blood vessel in or around the brain bursts, spilling blood into the surrounding tissue.

Certain factors make having a stroke more likely. For example, people over age 55 have a higher risk of stroke than younger people; African Americans have a higher risk than whites. Your personal and family medical histories also affect your risk. Unfortunately, you can’t control these factors.

You can, however, control other risk factors, including high blood pressure and cholesterol, smoking, obesity, physical inactivity, a diet high in salt and saturated fats heavy alcohol consumption, and diabetes. To help protect yourself, take these steps:

1. **Lower your blood pressure.** Hypertension is the leading cause of stroke in the United States. Why? High blood pressure damages vessel walls, leading to scarring, plaque buildup and, eventually, artery-clogging atherosclerosis. But treating hypertension reduces the incidence of stroke by 35 to 40 percent.

   Making lifestyle changes can help. Eating a diet rich in fruits, vegetables, fish and low-fat dairy products; reducing salt intake; exercising regularly and losing weight can bring blood pressure down. If necessary, your doctor can also prescribe blood pressure medication.

2. **Lower your cholesterol.** High levels of LDL, the “bad” cholesterol, help lay the foundation for atherosclerosis. This boosts the risk of ischemic stroke, even in the absence of other cardiovascular conditions.

   A diet with proven benefits for cardiovascular health consists of plenty of fruits and vegetables, as well as foods that contain healthful unsaturated fats (such as fish, vegetable oils, nuts and whole grains) instead of those containing unhealthy saturated and trans fats (such as meats, dairy products and many processed foods). Increased physical activity and cholesterol-lowering medication can bring LDL down, too.

3. **Avoid tobacco smoke.** The risk of ischemic stroke is twice as high for smokers as for nonsmokers, and smoking quadruples the risk of hemorrhagic stroke. Smoking also contributes to many of the other risk factors for stroke: It raises blood pressure, reduces HDL (the “good” cholesterol), damages the inner lining of blood vessels and makes blood more prone to clotting. Exposure to secondhand smoke also increases risk.

4. **Work towards a healthy weight.** Excess pounds strain the entire circulatory system and predispose you to other stroke risk factors such as high blood pressure, diabetes and high cholesterol. Your doctor can recommend a sensible weight-loss plan.

5. **Get moving.** Physical inactivity raises stroke risk. The cardiovascular benefits of exercise include making blood less likely to clot, controlling weight, lowering blood pressure and increasing levels of protective HDL cholesterol. Aim to get at least 30 minutes of moderately intense exercise every day.

6. **Eat a healthy diet.** Consuming less sodium (salt) is essential; for most people, that means less than 1500 mg of sodium a day. Eating lots of vegetables and fruits lowers the risk for hypertension and stroke, so aim for five or more servings per day. Potassium, which is plentiful in foods like bananas, spinach, raisins and nuts, can help keep blood pressure down. Finally, cut down on the amount of saturated fat and trans fat in your diet.

7. **Control diabetes.** If you have diabetes, your odds of having an ischemic stroke are several times greater than those of people without the disease.

8. **Drink in moderation.** Moderate alcohol consumption (no more than one drink a day for women and two drinks a day for men) may actually lower the risk of ischemic stroke. This is because alcohol inhibits blood clotting and raises good cholesterol. But heavy drinking can cause heart rhythm disturbances and boost blood pressure, increasing the likelihood of a stroke. And any amount of drinking appears to increase the risk for hemorrhagic stroke by two to four times.

The best news is that when you take these eight steps, you don’t just cut your chances of having a stroke. You also reduce your risk of heart disease, diabetes, certain cancers and other medical conditions. That sure makes stroke prevention a no-brainer.

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is no point in using it. In Weimar Germany when they printed too much money, it became worthless. The use of profanity is so prevalent that it has no value in making a point. Other than at a selectmen’s meeting, it can no longer shock, which is its point.

To continue the monetary metaphor, there is a Gresham’s Law of language at work here as well. Gresham’s Law holds that bad money drives good money out of circulation. People will spend bad currencies as fast as possible, but will save those that retain value. With the almost universal currency of vulgarity, people have stopped looking for nouns and adjectives that would be more to the point. Instead, they just substitute a word that means either excrement or carnal knowledge. How stylish.

Maybe I’m wrong. Maybe there has been no deterioration. After all, my generation in its youth, when hit with a jibe that could not be answered with humor would reply, “yah mothah.” Of course that was in the Boston area. It was a dumb way of expressing oneself, but users of the phrase did outrive it.

I’ve read that the man in question claimed he was not the instigator. Maybe so, but answering in terms that imply your adversary is something they are not is not merely offensive. It also implies one does not have the ability to answer with wit.

Calvin Coolidge, the 30th president, was known for being taciturn, but he could rise to the occasion. As Massachusetts Senate President, he heard one Senator tell another, “Go to Hell.” It is said Coolidge calmed everyone down by telling the offended solon, “I’ve read the law, you don’t have to go.” There is a lesson here from silent Cal, not just for elected officials, but all of us. When you can’t be witty, be quiet.

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The public still had a perception that all motorcyclists were like “Hell’s Angels,” Jaye said, and he decided to take his efforts one step further. “Motorcyclists are moms, dads, sons, and daughters. To dispel the myth to my mom and others in her generation, we created Triumph Day in 1984 as a family friendly event. We wanted to enlighten people about motorcyclists and thought it was a good fit.”

The first year’s budget was $5,000 and 1,000 enthusiasts participated in the event, which included a vintage bike show, entertainment and donkey rides. Eventually, his mom came around and even helped at the event, which included giving away a motorcycle as a door prize. “Triumph Day took on a life of its own and became a driving force and catalyst in the movement today. It made New England the center for vintage bikes. At its height, more than 4,000 people attended the event, which ended in 2004 due to rising budget costs ($30,000).”

Jaye has worked on motorcycles for the wealthy and famous, yet it is not about name dropping with him. He has been in numerous media outlets, including television, magazines and newspapers. “You do interesting things, people take notice.” Yet he is not bragging when
he says it. No, his reputation as a man of his word, extensive knowledge and expertise of Triumph motorcycles, and passion to help others has kept his phone ringing over the years.

He says it is about “doing positive things despite your circumstances and channeling your energies to inspire others,” while making an impact on your community. In one word—Triumph.

Saturday Ballet session (for ages 12 and up) begins July 31. Martial Arts for children ages 4 and up continues through the summer on Tuesday and Thursday afternoons; 9:00 a.m. - 11:50 a.m. for children ages 3 - 11. Sign up for Arts & Crafts, Games, Design & Create, or Tennis.

Contact Mark Pearlman at (413) 566-0056 for information. Call 413-245-9977 or visit www.hitchcockacademy.org for more information. Our summer flyer will be online soon.

July 23 – 25. FELIX & OSCAR. The Odd Couple Updated - by Neil Simon is presented by Stage loft Repertory Theater on Friday and Saturday nights at 8:00 p.m. and Sunday afternoon at 2:00 p.m. The battles and conflicts between this famous and hilarious duo have been updated and added new life and new jokes to this classic creation. A Neil Simon gem made even funnier. STAGELOFT REPERTORY THEATER 450 Main Street Sturbridge MA, www.stage loft.com Admission: Adults: $16 Seniors: $14 - 65+ Children: $8 students 14 & younger Contact: Ed Cornely 508-347-9005

July 27. BRIMFIELD CONCERT ON THE COMMON: Radio Ranch. Join us for this free event! Radio Ranch - a hometown favorite - returns once again this summer! This is country music at its finest, with acoustic and bass guitars, drums, and terrific harmonies. For more information, call (413) 245-9977 or visit www.hitchcockacademy.org. In case of rain, concert will be held inside Hitchcock. Admission: FREE Hitchcock Free Academy, 2 Brookfield Road Brimfield MA www.hitchcockacademy.org Contact: Sue Gregory sue@hitchcockacademy.org 413-245-9977.

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