Smithfield Times



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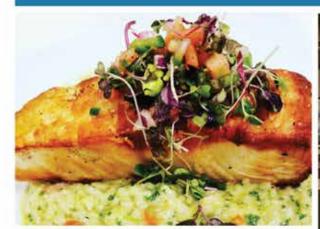
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care, both the federal and state governments periodically amend the Medicaid statutes and regulations in order to further limit eligibility for the program.

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It is part of my regular practice to prepare living Trusts to both avoid probate of a client's estate and protect their assets from nursing home costs during their lifetime. I also review and update those Trusts, and similar Trusts prepared by other attorneys upon request.

If you are concerned about possible long term care expenses and would like to discuss your concerns with me, please call my office for an appointment. There is no fee for the initial consultation.

- George M. Prescott

Courtesy of:

George M. Prescott

ATTORNEY AT LAW

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Letter from the Editor



Brittni Henderson Editor

Dear beloved Smithfield Times readers,

There are some seriously remarkable members of the Smithfield community. In this issue, you'll meet a number of talented, caring, and inspiring people from our town who have dedicated themselves to philanthropic endeavors, bettering themselves, and making major improvements to our town (and world!).

This month's cover is a team of men who cycled for miles to raise thousands of dollars to benefit the Dana-Farber Cancer Institute. Joe Siegel penned this inspirational feature of Team Malloy Strong and Mark Carrier captured the team in photos before their long trek through Massachusetts in August.

October is Breast Cancer Awareness Month and this issue's *Resident of the Month* is a poignant dedication from a local woman who lost her mother to

breast cancer in 2021. She shares touching memories of her mother, as well as a local organization that she's supporting with her own fundraising efforts.

Tennis fans in town celebrated a local legend who imprinted his skills and commitment to the sport for decades, and Paul Lonardo has the story commemorating the big reveal this month. Speaking of sports, Brie Libutti shares the "dill" on the recent Pickleball trend and speaks with local players who love the game.

There's a new student writer on our team! Please give a warm **Smithfield Times** welcome to our new **SHS Scoop** author Sydney Briggs.

Finally, we couldn't complete an October issue without talking about all-things-spooky! Our resident ghost hunter Thomas D'Agostino is here with yet another haunting story... but we don't think it is a coincidence that his piece was exactly 666 words this month. Creepy!

Thanks for reading! Let us know how you're doing by sending an email or message on Instagram.

Warmest regards,

Brittni Henderson





Riding to Fight Cancer

By Joe Siegel

For the third year in a row, Team Malloy Strong participated in the Pan Mass Challenge to raise money for Dana-Farber Cancer Institute.

The 190-mile bike ride, which lasts two days, began in Sturbridge and ended in Provincetown. The event took place August 5-6.

The team was formed in honor of Ryan Malloy's father, who died from cancer. The other team members include Derrick Russo, and brothers John and Matthew Luca.

"This year was pretty smooth," Matthew said of this year's ride. "We made it through without any major issues. Sometimes there was congestion because there were a lot more riders (than in past years). It was great weather both days, a high of 80 degrees, it was fantastic."

Thousands of people cheered on

the teams as they rode through the towns. Some communities had bands perform. There was even the sound of a cowbell at various moments in the ride.

"On day one, (all the teams) wear the same (PMC) jerseys," Matthew said. "On day two, everyone wears specific jerseys for the team they're riding for."

The team is worn out from the long ride but are feeling proud of their accomplishment, Matthew noted.

"It's one of those things where you have to push through the last 30 miles, but it was a great time."

"October 30th, 2014, was the start of the most difficult battle that my family and I would have to face," Malloy wrote on the team's fundraising page. "My father, Edmond Malloy Ir., better known as Eddie, was diagnosed with

a rare form of liver cancer. After fighting for almost five years to the day, on October 31st, 2019, my dad passed away." "My dad's outlook on life during his battle with cancer was inspirational. He lived every day with a positive attitude and always said to himself that there is someone else out there who has it worse," Malloy added.

Cancer has impacted the Luca family as well.

"My dad battled cancer for about a year, a year and a half," Matthew said. "It's in remission, has been for a little while now, which is great."

Team Malloy Strong raised \$17,000 the first year, \$43,000 last year when there were five members riding, and \$45,000 has been raised this year.

See Riding to Fight Cancer, page 6

The Smithfield YMCA hosted a Color Run on August 17 at Deerfield Park. Campers ran through about 25 pounds of color and most of them said it was the best day of their life! Approximately 200 campers and 20 YMCA counselors/staff attended the

the

popular event. Staff from Bryant University assisted in the event as well. The YMCA is looking forward to bringing the

Color Run back again next year!













Ryan Malloy, John Luca, Matthew Luca, and Derrick Russo

The team started preparing for the PMC in May with 25 to 40 mile rides.

"You just have to ride hills," Matthew explained. "There are plenty of hills in the PMC route. You have to be able to have the stamina and learn how to ride up some of the hills."

The team's ride began at 5:30 am on both days of the event.

The Malloy and Luca families were very enthusiastic about the PMC.

"There was a lot of support around us just for being able to raise money for such a great cause," Matthew said, noting 100 percent of the money raised goes directly to Dana-Farber.

"It's really every single person out there knows someone who's been touched by cancer in some sort of way," Matthew added. "It's an easy way for people to be able to contribute to a great cause and I think that's been one of the best things about it."

For more information about the Pan Mass Challenge, visit https://www. pmc.org.

Smithfield's Resident of the Month

Raising funds for RI Pink Heals ... In loving memory of Linda Costa

Submitted by her daughter, Laura Fortin

My mom Linda Costa was the strongest person I ever met.

She was first diagnosed with stage 2 breast cancer in 2014 and beat it. Soon thereafter, she battled lymphedema in her left arm because she had her lymph nodes removed to hopefully prevent the cancer from returning. Unfortunately, mother was diagnosed again in 2020, but this time with stage 4 because it had spread to her liver.

This last time was quite a battle and included many other health issues. She needed many blood transfusions, which caused her to pause her chemotherapy treatments.

Even with all these roadblocks, she never backed down ... and never gave up. Despite being in immense pain, she had so many reasons to fight the biggest fight of her life.

On top of the five grandchildren she had, I was pregnant with the sixth, and she was not going to miss him being born.

Everyone always says, "think positive or be positive during the thick of everything." We tried our best to keep her morale up and be the most positive we could be.

The Pink Heals is a cancer foundation located in West Warwick that drives around in pink fire trucks and rescue vehicles to visit people battling any

type of cancer to try to brighten their day. When we had our scheduled day in November 2020, about two months after her diagnosis, we had our friends and family show up with the volunteers from RI Pink Heals. My father took her for a ride and when they came back, she was so shocked to see all the support. Friends and family she hadn't seen in a long time all arrived to show her she had an army behind her.

She talked about this memory every single day; and I truly believe it helped her push just a little bit harder.

When my son was born in January 2021, we all decided it would be best to keep him away from everyone until his first round of shots, to protect him and my mom from getting sick. When they finally got to meet in person, they both just stared and smiled. She was on the strongest chemo she could handle so it made her very weak and she never had an appetite.

As a daughter of a mother battling this disease, you just feel so helpless. You truly don't understand the pain, but you can see in her eyes that she is hurting everywhere and is so tired. We spent as much time with her as we could. My brothers and I planned a Mother's Day get together and got to spend the entire day together. I was able to watch her with my kids, and it really was just the best day.

At the end of June 2021, she ended



Oakley (left) and Leif Pirtle, Linda Costa and Laura Fortin

up in the hospital with severe stomach pains. The cancer spread all throughout her stomach and her skull. She fought and fought, but ultimately, on July 24, 2021, at 4:20pm, she took her last breath with all of us by her side.

RI Pink Heals truly made my mother feel special. They even showed up at her services with the fire truck that she signed on that day that brought her so much joy. In honor of the work they did to bring a smile to my mother's face, I am hosting a fundraiser in the month of October to raise money for the organization. I will be selling shadowboxes and \$5 from every purchase will go directly to RI Pink Heals.

To purchase, please visit Laura's shop Oak Leif on Facebook or email TheOakLeifShop@yahoo.com



Jack Lawrence Honored For Service and Commitment to Community

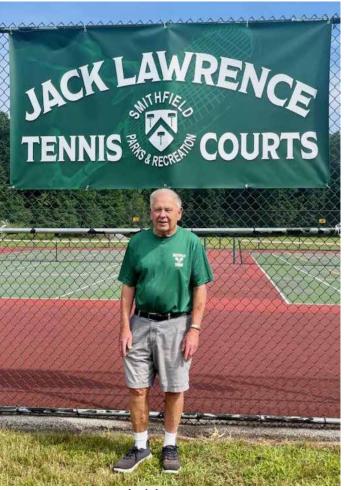
Paul Lonardo

When Jack Lawrence began teaching at Smithfield High School in 1966 there were only grades 9 and 10. A year later the 11th grade was added, and then in 1968 the 12th grade and the first graduating class. When the school wanted to develop a tennis program, they began a search for a coach and Lawrence applied for the job. Neither Lawrence nor the school could have known how things were going to work out when he got the job, but things turned out better than anyone could have expected. All these years later, Smithfield High School has a perennial, top-notch tennis program and this summer Jack was honored by having the Deerfield Park tennis courts named after him.

Interestingly, Lawrence did not pick up a tennis racket himself until he was in college, playing primarily baseball and basketball up until that time. He took to the sport immediately, and he has been active playing and teaching in some capacity ever since.

Those first couple of years were very challenging on several levels. At the time, tennis was not a very popular sport, and the town was still growing into itself, as well.

"When I began coaching tennis, we didn't have much of a team,"



Jack Lawrence

Lawrence says. "Only nine kids came out for team that first year, and we lost every match."

To generate more interest in the sport at the high school level, Lawrence understood that he had to reach the kids early, so he helped to develop a feeder system, establishing a summer league that taught the game of tennis to all ages.

From these humble beginnings, Lawrence saw participation in the summer program grow year after year, which, as expected, has benefited the high school tennis teams, winning championships and remaining competitive in the sport every season. While Lawrence would be the first to say that he did not do it alone, he certainly played a major role. Plenty of people in town agree, because this past August, the Deerfield Park courts were officially named in honor of him.

Lawrence did not have any prior knowledge about the court dedication until he walked into Deerfield Park the day of the ceremony. He was asked to come down to the park a few days earlier under the pretense of attending a publicity event with the local media. Lawrence did everything he could to get out of it, but in the end, he was persuaded to attend. Even when he arrived and saw all the

familiar faces of family, friends, and students, he never imagined that the gathering was for him.

Though Lawrence was uncomfortable being thrust into the spotlight, as it were, he could not help but feel honored by dedication.

"As the days go by, I appreciate it even more," he says. "I give Bobby Caine, who is the director of Recreation, a

See Jack Lawrence, page 9

lot of credit. He gets so many things going in town for the kids and adults. He is just a wonderful guy. I think Smithfield is very lucky to have him."

Lawrence also acknowledges the role played by Julie Reddy, who took over the summer tennis program from him a few years ago. "The kids have somebody really, really special in Julie. She does a fantastic job."

The honor Lawrence received was for more than just what he did for the game of tennis in Smithfield, but for all the lives he affected during his 32 years of teaching at the high school in town as well as for the decades he spent on the local tennis courts where he promoted physical fitness, sportsmanship, and fun in which countless people enjoyed because of the time and effort he gave to the community. That is why his name is

now a permanent part of the Deerfield Park tennis courts. It is for what he gave to others. Now, they gave something back to him.

Lawrence has also served as a manager at Rally Point Racquet Club. In 2011, he was inducted into the Tennis Coaches Hall of Fame. Today, there are around 200 tennis students who sign up to play the sport every summer. It is a great legacy, and a well-deserved honor.

The Li'l Strikers of Smithfield Youth Soccer kicked off their season on September 9!













An Apple A Day ...

It was a beautiful Friday afternoon last fall. Jessica Shields, her motherin-law Robin (Mem to the kids), and Robin's three grandchildren were out and about completing their errands. The last stop before Robin's weekly family dinner was a pumpkin picking adventure for the children. As it happened, they decided to stop at Appleland Orchards for the autumnal fruit. This proved to be a fortuitous decision.

Entering Appleland for the first time, Jessica was immediately impressed with the open simplicity of the shop. After selecting and purchasing their pumpkins, the Shields family wandered out to a lovely waterfall



and pumpkin patch just beyond. Sinking down onto a chair, Jessica was enchanted. The peace, the soothing waterfall, the children's delight were a soothing ball after a hectic week. Though they stayed scarcely half an hour, the little shop left a big impression.

Conversation at the dinner table was lively that night as Jessica and Robin regaled the family with their impressions of their visit to Appleland.

"You know that it's for sale, right?" Maggie, Robin's daughter asked. "It was a great afternoon, but let's not talk crazy." Jessica responded.

But the seed was planted and soon took root.

You see, a year earlier Jessica and Brian, her

husband, had bid on a large piece of land with the intent to build a home and begin farming. That deal fell through, but their dream lived on. So, later that night, Jessica and Brian searched the listings. In addition to the shop which was for sale, the home and property completed the package. They grappled with the logistics for weeks. As each obstacle arose, its solution nipped at its heel. Still not seeing a clear path to purchasing Appleland, the Shields asked their realtor to see the home. They found it to be as lovely as the store.

Discussions with the owners, Joe and Marylou D'Andrea ensued. Both families soon realized they shared a love of the land and a passion to offer quality produce and foods to their community. Jessica and Brian's appreciation and gratitude for the land and business opportunity grew. Rumors of other parties interest in the property for condominiums or fast food ventures sealed the deal. The Shields with Robin and Brian's brother, Tim became the new owners of Appleland Orchards.

So, what can you expect when you go to Appleland today? Well, you will find a warm and welcoming, clean and spacious shop. Assistance is proffered with a smile. The simplicity and openness of the shop draws you in and invites you to explore the riches within. What riches you ask? Well, let's see...

First, the produce. Apples, apples,



apples of every variety. Honey crisp, Macintosh, Gala, and Cortland. They are peaches, plums, nectarines and garlic. I mean seriously big garlic!

Flowers, gourds, and of course pumpkins of all shapes and sizes.

For those on the go. the Shields offer coffee. muffins, and croissants



as well as other baked goods. Robin is the chief baker. A large variety of mouthwatering pies such as Apple, Blueberry Peach, Fruit of the Forest (to name a few) line the shelves. Fudge, muffins, turnovers, chocolate chip cookies, and loaf breads, too! But it is Tim who continues the tradition of Cider Donuts, a perennial favorite. Yum!



See An Apple A Day, page 11

An Apple A Day, from page 10

For the curious and adventurous, Appleland has Covered Bridge Potato Chips, Maple Leaf Cookies, Angry Goat Hot Sauces, Chocolate Covered Apples, Pastabilities Pasta (shaped as cats, farm critters, etc), Appleland Apple Butter, Jams, Apple Cider, Apple Cider Vinegar, and Apple Wine.

For the youth, Appleland is planning two festive events. In the latter half of October, they are planning a pumpkin painting activity with the Smithfield Girls' soccer team. Later in the year, on December 23, they will have a story time and photo-op with Santa.

Beyond the confines of the store, Appleland is branching out. For instance, they offer gift baskets for all occasions. They can also provide catering services for brunches, employee appreciation and various other gatherings.

Appleland Orchards is a delightful destination teeming with friendly folk, wonderful produce, delicious baked goods, and lots of family fun. They are open now through December 9:00am-6:00pm. The plaque over their door says "Welcome Friends." and that's exactly how you'll feel!





Photos by Mark Carrier

A message from the family of the late Rachel London.

The next time you visit the Greenville Library, we hope you will stop by the lovely picnic table in the library's side yard. You will notice a plaque that reads, "Rachel Rose London Number 1 Volunteer." I hope it will bring a smile to

vour face - we know Rachel would love that! Rachel took great pride in her contribution to the library which, in turn, was much appreciated by her library family.

We thank the Greenville Library for the suggestion of the picnic table to honor Rachel, for its implementation, and the generous donation towards the purchase.



We would also like to thank all those who donated to "Rachel's Crusade," whose contribution also went towards the picnic table and umbrella.

Rachel was a remarkable young woman who touched so many and was fortunate to have an amazing group of family and friends who will keep her memory alive.

- Linda and Justin London





Pickleball ... It's a Big Dill

By Gabrielle Libutti

Have you heard the news? Pickleball is taking the country by storm. So what is Pickleball? And why is it so popular? A combination of tennis, badminton, and table tennis, this sport has the best of all three with the added benefit of being accessible, affordable, and fun!

Due to the nature of the game, it's not surprising that Florida takes the number one spot for pickleball popularity. The sunny weather, resources for an abundance of courts, and enthusiastic communities of Pickleball players allow the sport to rise to the top. As you know, Florida is a popular destination during the cold Winter months, and that's where Lucille and Paul Borrelli's love of Pickleball was ignited eight years ago. From the moment they picked up the paddle and hit the court, they knew that this was the sport for them. As spring rolled around and the time to return home grew closer, they were excited to share their favorite sport with Smithfield.

At first it was met with skepticism and resistance. People were unsure of the game and more specifically the name of it. But fueled by their passion for Pickleball, Lucille and Paul persisted and found a few people who were willing to give it a go. Over time, popularity grew and Lucille found herself with 20 steady players each week. From humble beginnings come great things, and this was no exception. While individual Pickleball equipment is easy to obtain and affordable, portable nets are a different story. Lucille and Paul took up a collection and were able to get one.

Before games the two took to the tennis court with a bucket of their grandchildren's sidewalk chalk to measure to draw out the Pickleball court lines. Oftentimes having to restripe more than once due to the unpredictable New England weather. As the Borrelli's found their Pickleball popularity growing, they turned to the Smithfield Recreation Department for help, who in turn was very receptive and helpful and supplied a few more nets and painted court lines.

While Covid-19 seemingly put the

world on hold, it didn't stop the Pickleball players. They began to brainstorm and came up with a Covid-Safe plan which allowed them to continue playing while taking precautions that kept the players safe, this in turn began the boom of Pickleball in Smithfield. This summer, beginners clinics led by the YMCA and Smithfield Recreation Department proved to be successful and introduced many new players to the game. What was once a group of 20 eight years ago, is now closer to 110 players.

On August 27th, I had the opportunity to observe the club playing at the tennis/pickleball courts at Deerfield Park. Having not picked up a pickleball paddle since high school gym class and the rules of the game lost from my memory, I was excited to learn how the game was played and watch the players come together for an early afternoon full of sportsmanship and fun. After watching a few games being played and hearing the clink of paddles being

See Picketball, page 13

tapped to signify the end of a match, Lucille approached me and sat down to discuss the significance of the game to the town and to her and her husband. It's so much more than a game, it's a place where people of all ages come together to socialize, have fun, and get a great workout in.

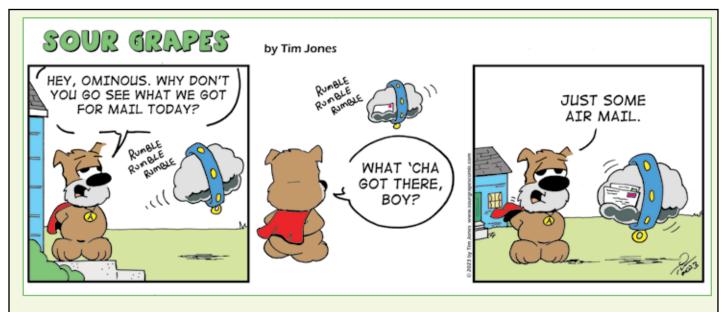
If you're interested in playing, you can check out Smithfield's Pickleball schedule, as well as anywhere else available to play, on Places2Play or feel free to reach out to Lucille with any questions at smithfieldripickleball@gmail.com. Even though the outdoor season may be coming to a close October 31st, there are plenty of opportunities to play indoors throughout the Winter.

Oh! Why Pickleball? After research it seems that the name of the game was based on the term "pickle boat" which is the last boat to finish in a rowing race that was manned by leftover rowers from other teams. Joel Pritchard, one of the three inventors of the game noted the similarities of the game which was based on

"leftovers" of a few sports, and the name just stuck.

Whether you're new to the game, or looking for a group of fellow Pickleball enthusiasts, the Smithfield Pickleball Club is the place for you! So grab your paddle, wiffle ball, and tennis sneakers and get ready to discover your new favorite sport!

You can check out the rules of the game on USA Pickleball's website usapickleball.org.





Tim Jones Cartoonist

Tim Jones is the creator, artist, and writer of the widely popular, self-syndicated comic strip Sour Grapes about Aesop, a miserable flying dog and his pet cloud, Ominous, along with their adopted family and friends.

Originally from Attleboro, Massachusetts, Tim lives with his wife and two daughters in Smithfield, RI. He is a cartoonist, freelance illustrator, author, and comedian. He is also a member of the National Cartoonist Society and the Mid-South Cartoonist Association. He teaches cartooning; speaks at local schools and libraries; and appears at various events, Comic-Cons, and book signings.

Tim created Sour Grapes in 2014 and the strip found its way into print, starting in two newspapers in Rhode Island. Soon after, the strip continued its success and started to appear

in many more newspapers. Today, Sour Grapes continues to grow in popularity and can now be seen in many newspapers across the country!

Tim will be at the National Cartoonist Society booth at Rhode Island Comic Con on November 3-5! For more information, visit: www.ricomiccon.com

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Immense **Thanks** to the Town For Their Support in LLWS Run

Paul Lonardo

For many in town, this summer was made extra special by twelve young ballplayers who few outside Smithfield knew very much about. However, once these boys began winning, the eyes of the state, as well as the entire country and many parts of the world, began watching what they were doing. As they kept winning, more people took notice. It all happened so fast that it was hard to process. As the boys were living in the moment, concentrating on playing their best baseball, behind the scenes a massive support system was called to action.

It takes a village to raise a child, is a popular proverb. It simply means that the entire community has a role and responsibility in the education and development of its children, and Shanyn Turner understands this more than anyone. When this year's baseball season officially ended after the Smithfield team returned home from Williamsport, PA, where they competed in the Little Leaguer World Series, there was still more that had to be done. Getting as far as the team did took a lot of hard work by the players on the field, but off the field the effort was equally challenging.

"The entire community at large showed up for the rally," Shanyn says. "To use the word overwhelming is not adequate to describe the

level of support. Everything was donated, from the refreshments to the music and entertainment, it was a tremendous success."

To show the boys just what their efforts meant to the town, Shanyn and her team set out on one final project. arranging a big parade to celebrate their achievement.

CORRECTION:

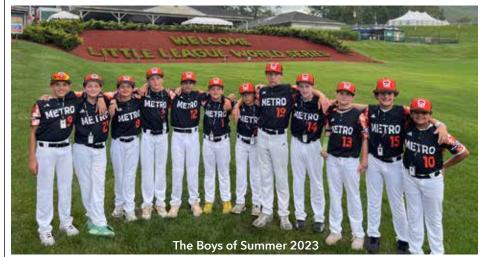
In the September 2023 Smithfield Times, Gavin Cadoret's name was misspelled in the roster on page 4. We apologize for any confusion.

See Thanks to the Town, page 17



Thank You, **Smithfield!**

We would like to extend our heartfelt gratitude to our incredible community and state for your unwavering support for The Boys of Summer!



Through your generous contributions, support, and countless acts of kindness, you have helped make this dream a reality for our boys. Your support has not only allowed them to compete at the highest level but has also provided them with memories and experiences that will last a lifetime.

Lastly, we would like to acknowledge the parents, families, and friends of our **Boys of Summer**. Your unwavering dedication, sacrifices, and countless hours of support have been invaluable. Together, we have nurtured these young athletes, instilling in them the values of our league; heart, hustle, and character.

- Smithfield Little League

Smithfield Cowboy to Compete in **National Championship**

Fifteen-year-old Smithfield resident Isaac Puglia earned a spot to attend the National Barrel Horse Association (NBHA) Open and Senior Worlds Championships in Perry, Georgia. Isaac will be attending the competition with his horse Poco June Clabber, affectionately known as Stella. The competition runs from October 29 to November 4, 2023.

Isaac lessons with Jeremy Reid at Bishop Stables on Tarklin Avenue in Chepachet. Jeremy specializes in colt starting and problem horses. He is also the owner of Stella and lends her athleticism to Isaac. In exchange, Isaac cares for the many horses homed at Bishop Stables by completing barn chores like mucking out stalls and paddocks; cleaning and maintaining equipment; and any other helpful duties.

According to the NBHA website, "Divisional barrel racing gives ALL competitors – from beginners to professionals, from youth to seniors - a chance to compete, learn, and succeed in barrel racing. The Divisional format encourages riders to improve their skills and work toward the higher Divisions, while still having a chance to be competitive."

Barrel racing is a rodeo event in which a horse and rider attempt to run a cloverleaf pattern around barrels in the fastest time.

Isaac has competed all over the New England area, as well as in New York and Connecticut. Most recently, he competed on Labor Day in Massachusetts at the Raynham Parks and Recreational Department.

He has made countless friendships with peers, adults, and younger riders. He first learned of horses through his Aunt Dina in Burrillville. When he decided he wanted to learn to ride, his family found Jeremy at Bishop Stables. He has studied with Jeremy since 2021 and will say horses saved his life.

Issac's family shares that they have so much to be thankful for, and Stella and Jeremy are at the top of the list.

"This is an unbelievable opportunity for a young cowboy in the Northeast!" his family says.



Isaac Puglia and Poco June Clabber (Stella)



Photo credit: Alyx Gore

Thanks to the Town, from page 15

"This is a great opportunity for us to build our league right now," Shanyn says. "Baseball is an amazing sport. We have a great league where all kids are welcome. That is the real message we want to get out. Everybody can play baseball in Smithfield. It does not matter who you are, we will teach you. If you do not have the money, we will pay for you. Smithfield Little League is open to every child in our town."

The parade was an exclamation point on an unforgettable summer. The boys all had a wonderful time. Occupying six jeeps behind an escort that included Providence Police mounted on horseback, with baseball floats and a firetruck at the back of the motorcade, they were treated like celebrities as they waved to an enthusiastic crowd of supporters along the parade route.

Shanyn told the boys that they turned the entire town into one big family. Because of this, no matter the outcome in Williamsport, the town of Smithfield is the real winner.

Crosby's lemonade stand on Limerock Road in Smithfield was a thriving business this past summer. His intentions were not just to make money, but to spread joy to his neighbors and friends. Crosby is 11 years old and is truly dedicated to his lemonade business. His sister Norah has added to the joy, incorporating her delicious oatmeal cookies.





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Ask an Expert

My name is Tom Lopatosky. I'm the President of LOPCO Contracting (www. LopcoContracting.com) and I'm honored to have the opportunity to talk to you about home improvement on a monthly basis. I love answering your questions!

Please send them to tom@LopcoContracting.com or call 401-270-2664. Thanks in advance for taking the time to read this column!



Should Old Siding Be Removed Prior to Vinyl Siding?

As the realization of just how high home improvement costs have escalated over the past several years sets in, it is not unusual for a homeowner looking to do a vinyl siding project to approach us with the idea of leaving the previous siding on, instead of stripping it completely, in an effort to save costs, after all (from what is often relayed to us), this is what "others" have suggested. :-/

Removing old siding before installing vinyl siding is an essential step for several reasons. While it may be tempting to skip this step to save time and money, doing so can lead to a host of problems and can compromise the overall quality and longevity of the vinyl siding installation.

First and foremost, removing old siding allows for a thorough inspection and assessment of the underlying structure. The presence of old siding can mask potential issues such as rot, moisture damage, insect infestations, or other structural problems. By removing the old siding, any underlying damage can be identified and addressed before the installation of the new vinyl siding. This ensures a solid and stable foundation for the new siding and prevents future problems from arising.

Secondly, removing old siding provides an opportunity to improve insulation and energy efficiency. Older siding materials, such as wood or aluminum, may not have the same level of insulation properties as modern vinyl siding. By removing the old siding, it becomes possible to add insulation layers or upgrade the existing insulation, which can result in improved energy efficiency and reduced heating and cooling costs over time. This step is especially important in older homes that may not meet current insulation standards.

Furthermore, removing old siding allows for proper preparation of the exterior surface. Vinyl siding installation requires a smooth and even surface to ensure a tight fit and proper attachment. Old siding may have irregularities, such as warping, bulging, or damage, which can affect the installation process. By removing the old siding, the underlying surface can be inspected and repaired as necessary, ensuring a seamless and professional installation of the vinyl siding.

In addition, removing old siding enables the identification and resolution of any moisture-related issues. If moisture has seeped behind the old siding, it can cause mold, mildew, or rot to develop over time. These issues can compromise the structural integrity of the walls and lead to costly repairs down the line. By removing the old siding, any moisture problems can be detected early on, and appropriate measures can be taken to address them, such as

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About Tom Lopatosky

Tom Lopatosky has run his own RI-based painting and repair business since 1995; LOPCO Contracting - the "Personable, Particular Professionals" - specializes in exterior & interior painting and carpentry. Recently LOPCO Contracting was named 'RI's Finest Painting Contracting Company' by ShopInRI Magazine. In 2013, Tom was named "Humanitarian of the Year" by the Painting and Decorating Contractors of America (PDCA) and a "40 Under 40" award winner by Providence Business News. He is a member of both PCA (Painting Contractors Association) and RIBA (Rhode Island Builders Association). Tom has often had weekly 'Home Improvement Tips' that have aired on the radio on 630 WPRO AM and on televi-sion on WPRI 12. You can catch Tom LIVE on the radio EVERY Saturday, 2pm-3pm, on 630 WPRO AM (99.7 FM) during his weekly ProTalk Home Improvement Radio Show!



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Ask an Expert, from page 18

repairing or replacing damaged sheathing or applying a vapor barrier.

Moreover, removing old siding allows for aesthetic improvements and customization options. Vinyl siding comes in a wide range of colors, styles, and finishes, offering homeowners the opportunity to refresh the look of their home and increase its curb appeal. Removing the old siding provides a blank canvas for the installation of the new vinyl siding, allowing for greater design flexibility and customization.

As you can see, removing old siding before installing vinyl siding is crucial for multiple reasons. It ensures a thorough inspection of the underlying structure; allows for the improvement of insulation and energy efficiency; provides proper surface preparation; identifies and resolves moisture-related issues; and enables aesthetic improvements.

Although it may require additional time and cost, removing old siding prior to vinyl siding installation is a wise investment that enhances the overall quality, durability, and appearance of the home.





October is Breast **Cancer Awareness** Month

By Diane L. Marolla, LICSW, CFRC

It's been nine years since Ann Walther - nurse, artist and business owner - was diagnosed with breast cancer. "Creativity was never before my breast cancer diagnosis. I never had any hobbies. I was working in corporate America and running a large team. I had a good life. I was very work focused. I did not have any hobbies. To me I had a full and good life."

Ann was working in corporate America when she was first diagnosed with breast cancer. She was due for a mammogram but had put off having it done. She felt fine so she wasn't concerned. Ann explains that when she got the diagnosis, her focus was getting through both chemotherapy and radiation treatment. Ann recalled after her first chemotherapy treatment, she was working from home, and needed to lie down. "I didn't fall asleep. I remember something at the edge of my bed saving to me that everything in my life will change." Ann believes that voice she heard was an angel. "Boy, were they right."

Things shifted for Ann after she finished her breast cancer treatment. The shift for Ann was not immediate. "It wasn't right away. The pace of the job and the priorities of corporate America were not mine anymore." Ann remembers it being a slow process and continued to meet the demands of the job. "I was straddling my old world, and a new world was coming but I didn't know what I was. I felt like I was getting a whole new identity." Ann went into therapy for support and received support from

her friends. "I was going down a different path but didn't know what I was doing."

Coincidentally, an opportunity came up at work where Ann was able to voluntarily leave her job and get a severance package. She met with her financial advisor before making the decision and took the severance package. After leaving corporate America, Simply Ann's Lavender was born. She took an essential oil course and went to a painting class. During this time, she received another abnormal mammogram and needed a biopsy. Thankfully, the news was not a recurrence of cancer. Ann states that she meditated, and the idea of her business came to her. Ann started her soap, candle, and painting business in 2018.

Simply Ann's Lavender has been healing for her. She credits the business to helping her grow and connect with people. "My paintings are evolving since the time I first started painting." Ann is taking more risks in her business and art. "My confidence is better."

Ann once thought she would be married at 25 and have children. "The things that I thought my life would be, is not what it turned out to be." We do a lot of comparing our lives. Good or bad, that is not your life, you will get what is right for you. Ann is 56-yearsold, has had a long and great nursing and management career, and is now a successful business owner. "I'm not married, and that's ok."

Cancer of course was traumatic for

Ann. Up until her diagnosis, Ann never showed her vulnerable side. "I never talked about myself and that



Ann Walther's nine-vear cancer free anniversary painting

was a mistake. It was a mistake not to be open. I learned through cancer treatment to accept help. I needed to do it and I did. I realized that people wanted to help me. Ann is open about her cancer journey and the depression that came when she was originally diagnosed. "People are kind and helpful. You have to be vulnerable. It's ok to cry and I will tell that to anyone. Keep crying and let it out. I would hide. I would say I was fine when I wasn't."

Yoga therapy, which includes breath work, talking and yoga moves was and is now Ann's therapy. "This helped me to get stuff out. You are moving the energy. A lot of times I would cry. A lot of things needed to come out. It became a safe place to talk and move. I felt comfortable saying how I felt."

"I don't think the anxiety ever goes away. Cancer recurrence is always there. I try to put cancer in my back pocket. I try not to let it take over my day."

Information on Breast Cancer: https://www.gloriagemma.org

Simply Ann's Lavender: https://www. etsy.com/shop/SimplyAnnsLavender

Smithfield Football Moves to Bryant Temporarily During Field Renovations

By Joe Siegel

Following last year's championship season, the Smithfield High Sentinels football team will be playing on a whole different field this season. Due to the renovation of the Boyle Athletic Complex, Bryant University will be the new venue for the team's games.

"This is definitely a whole new year for us," said Head Coach Glenn Castiglia. "We graduated 22 seniors (last June) so the face of the team looks very different. We're hoping to be competitive. It will be an interesting season."

The players on the team are ready to be challenged on a new field and in different surroundings.

"I just told (the team) it's going to be a great experience," Castiglia noted. "Not many high schools around the country get to play on a Division I facility. It's not our own home field, this is probably the next best thing. They're excited about it. We all are."

The \$4 million renovation project will include replacing the football field with a multi-sport field; replacing the track; adding new, larger home bleachers;

and relocating the throwing and jumping events. In addition, there will be the replacement of rooftop air handling units at SHS, paid through an ESSER III grant as well as energy and water saving projects at SHS and Gallagher Middle School.

Members of the Boyle Building Committee include SPS Superintendent Dawn Bartz; School Committee members Rose Marie Cipriano and Anthony Torregrossa; Town Council member Michael Lawton; DPW Director Gene Allen; the high school athletic director Jason Gove; and Town Manager Randy Rossi.

New jumping events including triple jump, long jump, pole vault, and high jump, will be located outside of the new track just to the southwest, but will remain inside the new athletic complex. The new complex will also include a new ADA compliant home bleacher grandstand and press box as alternates. New athletic field signage, flagpoles (alternate), and a scoreboard (alternate) will be around the new athletic field and located for maximum visibility. New portable visitor bleachers

will be located where the existing home bleachers are currently located. New 6-foot-high black vinyl chain-link fencing and gates will replace the existing perimeter chain-link fencing. New 4-foot-high chain-link fencing and gates will also be installed to enclose the new athletic field and track. Throwing events including discus, hammer, and javelin will be relocated with new equipment to the northeast corner of the high school campus at the existing softball field that will be removed located adjacent to the Pleasant View Elementary school.

Castiglia expects the new field to be ready in time for spring sports, including boys' and girls' lacrosse.

"That's going to be really fun,"
Castiglia said of being able to play
on the brand-new field. "The Town
of Smithfield is supportive of their
schools," Castiglia added. "The
School Committee are committed
to athletics and I think this facility
certainly shows that. It's going
to be super exciting to have a
great facility like that to call our
own. That's going to be a great
advantage for us."





The Chief's Corner

By Robert W. Seltzer, BSEE, EFO, MPA Smithfield Fire Department Chief



Back-to-school **Safety Tips**

Are something that every parent should think about. Every time we send our children to school, it feels as though there are new potential dangers to worry about. Here are five common back-to-school safety tips to help make sure you and your children are prepared.

Teach or Repeat Stranger Danger

If you have not already had cause to teach your children about strangers and the dangers that accompany them, now is the time. Children should not go off to school without understanding the need to stay away from strangers and not to be fooled. Discussing the types of things that are okay and the types of things that should be avoided is vital. Talk about the rules of who will pick them up from school. The list should be short and limited to only the people they know well.



Enforce the **Importance of Washing Hands** Often

With all the new strains of the flu and various other maladies that spread through schools so easily, it is vital that you teach your children about washing their hands. This also includes paying attention to what they touch and sharing food and drink.



Discuss the School's **Emergency Plan**

Children always feel safer when they know what to do in the event of different situations. For example, what would they do if the school had an emergency? Discuss with your children the importance of following the school faculty's instructions in any emergency. In Smithfield, the Fire Department, Police Department, Emergency Management Agency, and the School Administration meet monthly throughout the school year to address safety measures in all our schools.



Make a Safety Card

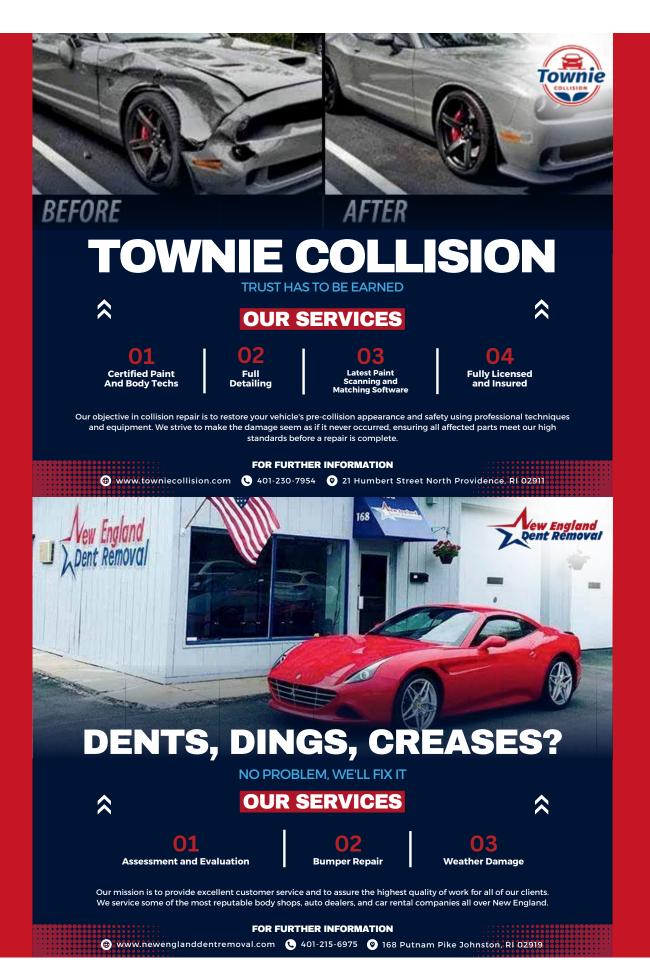
Your child should have a laminated card on them that gives their name, address, phone number, emergency contacts and medical conditions at a minimum. This information can be extremely important should they become lost or sick away from home or school.



had as well.

Discuss Bullying and Social Issues

Bullying has taken the forefront, but the other issues are out there as well (drugs, peer pressure, smoking, etc.). Discuss all these things with your children no matter how uncomfortable it might seem. Over time you will build a trustworthy line of communication that your kids will value as much as you. Bullying is not something you can ignore as a parent. Give your kids real solutions and the power to defend themselves. These back-to-school safety tips are far from the only ones, but they will get your kids off to a good start. Talk to them about what they might be concerned with. This often reveals other conversations that need to be





By Brie Libutti

It's Halloween night. The sun is just beginning to set, casting a golden hue across the sidewalk. Leaves of all shapes and colors crunch underneath your boots as you quickly turn onto Austin Avenue to continue gathering sweet treats to fill your bright orange pumpkin bucket that seems to grow heavier by the house. A cool gust of wind causes you to pull your jacket tighter closed. Off in the distance you see it, the house that embodies the spirit of Halloween. 72 Austin Avenue.

Halloween has always been my favorite holiday and one day owning one of the 12 foot skeletons is a dream. So when I was given the chance to check out the decorations at this house, I was excited. Let me tell you, it didn't disappoint. Right off the bat, I was greeted with a larger than life Dracula, mummy,

werewolf, and a few ghosts. Just to name a few in the bunch. There are hidden spooky surprises all along the yard, hiding among the trees that are sure to delight and send chills down your spine. Has that little graveyard always been there? This year make sure to stop your brooms by 72 Austin Avenue and check out the homeowners' hard work and share in their love of Halloween!



Photos by Mark Carrier





SHS Scoop! by Sydney Briggs



51 Inducted into Smithfield High School's **National Honor Society**

Applause, hollers, and words of love filled the air on the evening of September 12, 2023, as friends and family gathered at the Anderson Winfield Funeral Home to watch Smithfield High School seniors become official members of the National Honor Society.

In order to become a member of the National Honor Society, a student must fulfill the qualities of scholarship, citizenship, service, and character, as well as maintain a cumulative GPA of 85 or higher.

This year, those members are:

Clara Arcand, Avery Areson, Courtney Ayrssia, Emma Belluci, Isabella Berard, Isabella Bettencourt, Caroline Bosco, Jazmyne Bothelho, Isabelle Bottone, Julia Breiner, Alexi Buteau, Julia Cavanaugh, Isabella Colucci, Natalie Corriveau, Talia Cost, Samantha Coutu, Joseph Curren, Sadie DeMaggio, Haley Ellis, Chukwuemeka Ezeama, Rosemary Fochler, Emma Fortier, Ashley Gagner, Ayla Goffe, Kathryn Guest, Nicholas Jarvis, Krista Kasbarian, Caitlin Kelley, Emma Kerrigan, Brenna Lawrence, Maci Maiello, Amelia McCreight, Gideon Melo, Vincent Morales, Molly Morel, Keira Myers, Lily Niquette, Skyla Oliveira, Sydney Pimental, Owen Richard, Zachary Rose, Michael Sands, Isabella Shippee, Henry Siravo, Paul Snowman, Hannah Sullivan, Lex Tremblay, Adam Turner, Greta

Williams, and Nora Wood.

Each year, alongside the seniors, an honorary member is inducted into NHS. This year, that member is Amber DeCristofaro. An honorary member is someone who gives back to the community, and embodies the four pillars, and Amber does just that. Not only does she work as an officer on the Smithfield Police Department, but she also helps with both Under 10 girls' basketball and our very own Lady Sentinels.

"This has been an awesome achievement," says DeCristofaro, "to be back here about 10 years after graduating high school is really, truly, an honor."

As well as inducting an honorary member, NHS hosts a number of annual events, including Storyland and Trunk or Treat. This year, we may be seeing even more events than in previous

years. Adam Turner, NHS President. says that he is "looking forward to creating new [traditions], and seeing what we can come up with."

SHS's chapter

of the NHS wouldn't be the same without its co-advisors, though. Social Studies teachers Vincent Zibelli and Derek Snow have been working with Smithfield's NHS since 2018, and they've made a big impact, both in and out of the chapter.

"We have empowered students to take their own initiative and make this world a better place. It is an awesome experience," Snow remarks, "to watch them grow and succeed."

Sydney Briggs is currently a sophomore at Smithfield High School. While she's not at school, she dances competitively and plays softball. She also enjoys reading, listening to music, baking, and playing with her dog, Sarge.

Welcome to the *Smithfield Times*, Sydney!







Diaries of a College Student

by Ellorie Corcoran

You can't attend college in Boston without learning how to ride the T. Coming from Smithfield, where I drove everywhere, I am not used to public transit. Cramming into a T car, smelling the body odor, and trying not to fly forward or backward when the train stops and then abruptly starts again... is a brand-new experience for me.

I was lucky that my first T experience was with somebody who knew where we were going, so at least I didn't get lost. However, on our ride back I realized something that had not crossed my mind initially. Pets can ride the T too! The way I realized this? An exceptionally large, white, fluffy dog entered the train with its owner. It felt almost wrong to see this pristinely white dog, sitting on the dirty train,

minding its own business. The dog looked calmer and more collected than I did!

Classes have started, and it has been a mild adjustment compared to high school. My residence building is about a three-minute walk from the main undergraduate classrooms, and with back-to-back classes it does feel a bit like high school. However, school doesn't start at 7:30 a.m., and I only have one class at 8:00 a.m. Once a week, and with no classes on Fridays, I get a three-day weekend. Monday through Wednesday I have the privilege of waking up as late as 9:00 a.m.!

For my first semester, it's a great schedule. I've gotten involved in some

clubs, including the Suffolk Program Council, which plans big events within the university, and the Suffolk Journal, the university's school paper. I am also a part of Suffolk University's Journey Leadership Program, which allowed me to move onto campus early to participate in their leadership early move in track. We learned what type of leaders we are, how to row and sail, and teamwork and communication. It was a fantastic way to move in early, see the city, and get to know fellow first years.

Overall, it has been a lovely adjustment to the city. I am settling in nicely, with a beautiful view from my dorm room. I enjoy all my classes and I'm making great friends – it has been a fantastic experience thus far!





Tales from the Beyond **Aunt Lonnie Davis**

By Thomas D'Agostino

www.tomdagostino.com

Foster, Rhode Island, seems to command a great deal of attention on the subject of ghosts and haunts. Old maps show places of legend and ghosts that have secured their place in the town's history. One of those maps was drawn out by famous Scituate, Rhode Island map maker, George E. Matteson. Matteson made it a point to mark certain quirky places of interest in his hand-drawn works. Because of this, the maps are well sought after and valuable not only for travel but entertainment as well. One the more prominent figures in his map of Foster is a woman named "Aunt Lonnie (some say Lannie)" Davis and the now renowned Ghost Lot.

Davis was at one time said to be a beautiful young woman who met a local and they married. Time went by and the couple grew old together until her husband passed, leaving Lonnie to tend to the farm and home by herself. Time had also taken its toll upon her as her flowing colorful hair became white with age. This caused the locals to give her the name, "Aunt Lonnie" which may have caused her to detest and shun her neighbors.

Aunt Lonnie became known as a recluse. Some claim she was a witch who lived on Tucker Hollow Road. Lonnie would push her old cart down Route 6 to Hopkins Mills where she would procure her necessities then push the full load back up the steep hill heading towards home. Never



once did she accept any assistance from the local gentry. It is related that she seemed to have an aversion with the townsfolk to the point where she made crystal clear that when she died, her home was to be demolished and her land never be built upon again. It was a strange request with an even stranger consequence. If so much as two boards remained nailed together, she would haunt the area until her wish was granted in full.

When Aunt Lonnie died, the townspeople failed to adhere to her demand and soon paid the price for their actions. Whenever someone passed by the abandoned property, screams could be heard from the home and a cold breath would send a chill down their backs. If anyone dared venture onto the cursed land, a menacing voice would whisper in their ear followed by an icy cold chill that no doubt sent the unwanted trespasser fleeing for safer ground.

One hot summer day, a couple decided to sneak on the property and snoop around. When they came to the old

well, a chill suddenly overcame them that they could not shake, it was the spirit of Lonnie letting them know she was there.

It came to pass that the only way the neighbors could be rid of Aunt Lonnie was to fulfill her last wish. The home was torn down and no two boards remained nailed together, or so they thought. Someone must have overlooked a plank or two. The land where Lonnie Davis once lived is now called the "Ghost Lot" and continues to be haunted centuries later. The lot is aptly marked on Matteson's 1947 map of Foster as "The Ghost Lot." There is still a foundation where Aunt Lonnie's home once stood, and the land around the cellar hole has never been cleared or rebuilt upon.

Mary Davis and her husband Joseph are buried in the Tucker Hollow Cemetery very close to the Ghost Lot. Perhaps Aunt Lonnie was a nickname given to Mary; Lonnie could have been her middle name. Her birth date is unknown but her death date, 1799, is clearly marked on the rough stone marker that sits among the brush and growth in the old burying yard. As for the Ghost Lot, it is not recommended venturing there alone or after dark, for Aunt Lonnie is still watching over her property and still remains, centuries after her death, not cordial to strangers.

Happy Halloween!



3 Tier Pumpkin

This is the time of year when decorating the house for the holiday or season can be fun. Every year I like to create something new to add my decor. This festive craft makes a great table top centerpiece or window display.

Supplies:

- Mod podge
- Hot glue gun
- Craft paint brush
- Orange, brown, and any other craft paint color of choice
- Scissors
- Wood base and wood block
- Decorative paper
- Three wood pumpkins
- Embellishments (Leaves, Flowers, Scarecrow, etc)

Instructions:

Start with the wood base. Paint the sides with any color of choice.

Cut the decorative paper to fit the top of the base.

Mod podge the top and place the paper on. Smooth out any creases or bubbles. Set aside.

Paint each pumpkin orange (three different shades is fun) and the stems brown.

Hot glue a green leaf under each stem.

Stack the pumpkins. Hot glue one on top of the other, then hot glue the wood block to the back of the bottom pumpkin. This will help it stand on the base.

Hot glue the bottom of the wood block and place it in the center of the wood base.

Lastly, hot glue the embellishments in the front of the pumpkins.

Happy Haunting!





Ask Our Attorney

Terrance N. Turner, Esq.

This legal column is only for purposes of general discussion of the law. It is not designed for purposes of legal advice for your own personal case, nor is any given. Discussion in this column should not be relied on without a consultation with your own personal attorney. No attorney-client relationship is established between the reader and Turner Law Offices.

Illegal Business Is Bad for Business

Business crimes, as defined by our legislative processes, can be committed by an individual. After all, there are plenty of people who are in business for themselves. This kind of business entity might be referred to as a "DBA" (doing business as). However, a DBA might also comprise more than one person involved in the business. In any case, the individual DBA, if it's truly a "one man band," can be referred to as an "SP," or sole proprietorship.

Moving on to more sophisticated business entities, an entity itself can be charged with a crime. This is an important decision that a government prosecutor will have to make, more likely earlier in the prosecutorial process than later. Regardless, any of the individuals who are part of the business may also be charged criminally, either individually or collectively as a group.

Business crimes can be committed locally and involve local community businesses. At the other end of the spectrum, business crimes can be committed by national and

international companies, sometimes involving complex and complicated criminal schemes that cross international borders and sometimes occur over years, even decades.

A common business crime is fraud. Fraud is nothing more than telling someone a lie about a current or potential financial transaction. However, as with all crimes, fraud requires certain elements if a prosecution is to be successful. The lie must be convincing to the listener, or other party to the transaction, or the victim if you will. The lie must be about something basic to the transaction, or what the law would call "material" --material enough to the other party that it induces him/ her to enter the transaction, whatever it may be about.

Another well-known business or economic crime is embezzlement. This is most often associated with legal tender (money mostly) and, with apologies to bankers, the banking industry. Simply put, taking and using money that initially you have legal possession of (think of a customer

making a deposit and handing the cash to your friendly teller) but then use for your own personal purposes. What makes this a business crime is that, for our discussion, the embezzler is an employee of the bank. Whether the government prosecutor charges both the individual employee and the bank as a legal entity is for a later discussion. While embezzlement can involve property other than money, money is the one we usually hear about in the news.

A corporation is a legal entity which runs itself and conducts its business primarily through its representatives. Depending on the state corporation statute in question and how the corporation is structured, we're usually talking about officers or other representatives of the corporation. Though a corporation as a legal entity can be named as a criminal defendant, obviously its criminal actions had to have been committed by human beings who comprise the corporation.

Up next (November): Money Laundering! Stay tuned.



Inside The Brown Bag | By Peg Brown

The Holiday Bigger Than Christmas?

Not yet. But Halloween is a close second. Americans are expected to spend over \$9 billion* this year on decorations, celebrations, and all forms of treats. Some suggest that one reason Halloween has moved up on the American celebration calendar is that the rituals involved are a lot less stressful than those involving the Christmas holidays.

I did not know that I owed thanks to my Celtic ancestors for the pounds of candy I collected trick or treating over my life. However, the poem Hallowe'en written in the 18th century (cited below) confirms that this hallowed day and its many rituals were firmly rooted in the old-world Christian celebrations of harvest and horror.

The celebrations that evolved into the North American modern-day Halloween have for centuries and in countries around the world had several commonalities. They usually involved dressing in costumes to scare off the spirits that might be walking the earth; lighting candles to guide the souls of the departed; visiting homes and requesting bits of food or other treats; and threatening a prank if the request was ignored. As the Irish and Scottish immigrated to America and Canada during the 19th century, the observance traveled with them.

All of this, of course, prompts me to recall the Halloween traditions of my youth. Store-bought costumes were rare. As young girls, my sister and I often raided closets and trunks that stored prom dresses from my



mother's high school days. My favorite dress had a black velvet bodice, a white bouffant tulle skirt, and tiny black bows made from sequins - our version of a Disney princess! As we got older, we moved to flannel shirts and jeans, with pillows stuffed in the waistline, in our version of what we called a "bum."

I checked one website to see if I could determine what might have been the most popular costumes of my day. Pattern books from the 1950s and 1960s show that cat, leopard, rabbit, and bunny costumes were popular, especially with the younger set, and early versions of space costumes were also popular. Also shown were witches, clowns, devils, the ever-popular princesses, and superheroes Bat Man, Superman, and Robin. This Halloween, expect to see many versions of Barbie, a few costumes influenced by the movie "Oppenheimer," and the usual gaggle of Disney princesses and Star Wars characters.

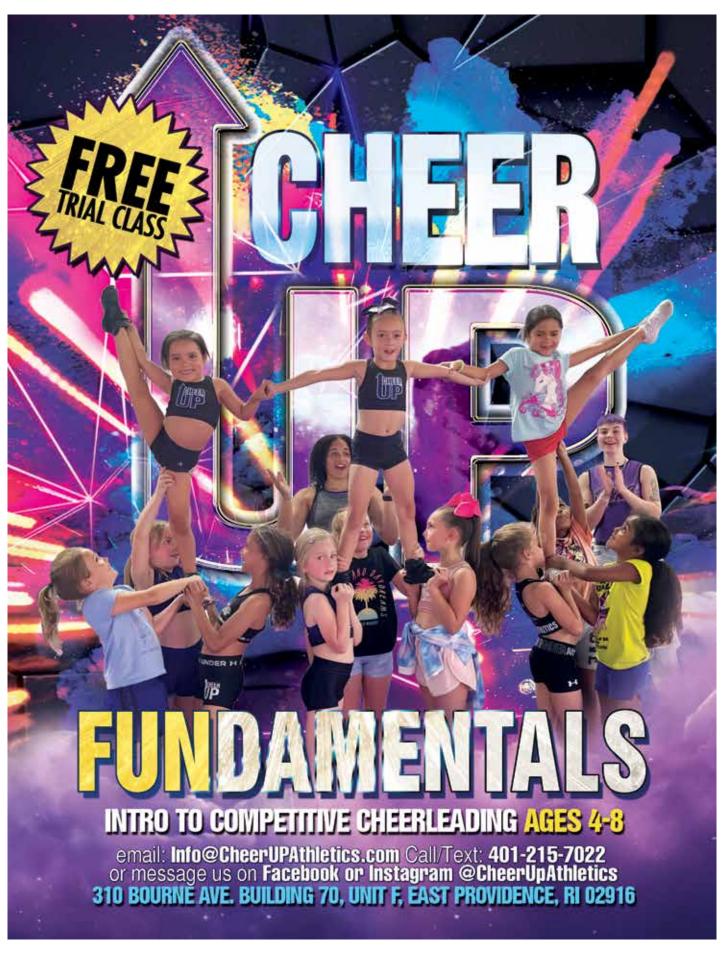
And the loot! Word quickly spread quickly about which houses were giving out full-size candy bars which cost 5 cents apiece at the time. And word spread just as quickly, identifying the houses that were

resorting to apples and bags of popcorn. Nobody worried as I recall about passing out "unwrapped" candy that had been assembled in other than a factory. The "big scare" of our day was always the rumor that someone might have put pins or a razor blade into the apples, causing us, when sorting our take for the night, to immediately put those aside for further adult inspection.

The most important part of the night involved the sorting and trading of our candy. We were very protective of our favorite candy, and you can bet there was more than one struggle over who ate my Milky Way (only to find out that it was Mother).

Oh, I almost forgot – The Costume. When I was about 7 years old, my mother made me the one costume I remember from my youth - a drum majorette uniform, complete with a short black skirt, a red top, and a tall hat, all decorated with silver ribbon. The piece de resistance, however, was my tall white goulashes, decorated with fat red yarn tassels. A Batman-type black mask and baton completed the ensemble. My chances of becoming a drum majorette were very slim, so in the spirit of Halloween (no pun intended), this was truly pure fantasy. (Note: I still have that baton that I could twirl on my best days. I now use it to fish dog hair out of my dryer's lint trap.)

*According to the National Retail Foundation, of the \$9 billion that will be spent on Halloween, \$3.2 billion will be on costumes; \$2.7 billion on decorations; \$2.6 billion on candy; \$400 million on cards.





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Community Cat Center



The Smithfield Times Magazine and the Community Cat Center are working together to find loving homes for kitties that are currently living in their shelter. Here are their stories:



CHARLIENE: Hello gorgeous! Charliene is approximately 11 years old with a beautiful black and white long-haired fur coat. When this sweet older lady arrived at our cat center, she was heavily matted from lack of care and having to fend for herself on the streets. Our vet staff gave her a lion's cut to make her more comfortable. Charliene is calm, mellow and accepting of pets. She would love nothing more than a cozy couch to curl up next to you. Charliene is a gentle girl who is looking for a forever home to spend her golden years surrounded by love.



RUDY: Say hello to Rudy! This handsome ginger boy will make you smile and brighten your days. He is about one year old with the most striking orange tiger stripes complimented by a white bib and white paws. Rudy is FIV positive and he is searching for a family who will understand he needs a bit of time to adjust to the indoor cat life. Rudy has a very sweet demeanor. He is a laid-back kitty that enjoys being pet or brushed. Rudy is an affectionate fellow that welcomes having company and he would make a great addition to any family.



SIENNO: Meet Sienno. What a little cutie pie! This one-year-old male kitty has the biggest, pointiest ears you have ever seen with a unique "phantom of the opera" white and black face mask markings. Sienno is both playful and curious. This young guy continues to become more and more comfortable and is learning to trust his human friends here at the cat center. Sienno observes his surroundings, and he is quick to warm up to you if you give him undivided attention and go slow. Sienno would make an ideal companion for the right person or family with patience and love to give.

ALL CATS ADOPTED FROM THE COMMUNITY CAT CENTER HAVE BEEN SPAYED/NEUTERED, VACCINATED, TESTED FOR FELV/FIV AND MICROCHIPPED.

If you are interested in adopting any of the cats featured in this article, please submit an application today which can be found in the link below. The CCC will only be accepting pre-approved applicants for meet and greet appointments once the completed application has been received.

https://pawswatch.org/adoptions/

A no-kill shelter is an animal shelter that does not kill healthy or treatable animals even when the shelter is full, reserving euthanasia for terminally ill animals or those considered dangerous to public safety.



A View From the **Cheap Seats**

Dan Pieroni

It's Not a Beautiful Day in Aaron Rodgers' Neighborhood

Forget the Curse of the Bambino, maybe it's time to believe in the Curse of Joe Namath.

How else do you even try to explain what happened to Aaron Rodgers on Monday, September 10, 2023?

Only four plays into Rodgers' first game as a New York Jet, Buffalo Bills defensive end Leonard Floyd sacked Rodgers, injuring his left ankle in the process.

The sight of the 39-year-old legend in pain on the unrepentant Met Life Stadium turf caused a significant number of New York City's footballcrazed denizens to gasp in horror and hold their collective breath as they feared the worst.

The worst was confirmed two days later. Rodgers was reported to have a ruptured Achillies tendon and will miss the rest of the regular season.

It wasn't supposed to be this way.

Rodgers was seen as the white knight, the savior, and the legend who was going to be the missing link towards contention in the brutally difficult AFC East.

Rodgers even recruited his long-time Green Bay teammates Alan Lazzard and Randall Cobb to come with him to New York proving that the Jets

were desperate for relevance even in the short term. They were going to do whatever it took to make Rodgers happy and appreciated.

This approach worked for Tom Brady. Who could blame the Jets for replicating the process?

If one took the time to watch the HBO series Hard Knock, they could argue that the Jets had checked off all the boxes to ensure Rodgers' contentment.

He was shown to be a model teammate to younger players who revered his legendary status and exemplary knowledge of football.

He was shown guffawing in delight during a rookie talent show.

He was even shown listening intently to the pleas of famous let diehards Liev Schreiber and Ralph Macchio to end their long-suffering misery and turn the Jets into winners.

At some point, even Patriots fans like me, who had long mocked the Jets for their futility, poor drafting, and inferiority complex towards the Patriots, began to think that the law of averages would finally favor the Jets.

Aaron Rodgers may be an old quarterback, and while it was risky to build your team around a quarterback who did not figure to be around that long, the Jets already had a stout running game, a punishing defense and reigning offensive rookie of the year in Garrett Wilson to be a formidable opponent for anyone.

Then, just as quickly as the goodwill, optimism, and hope surrounding the Jets was around, it evaporated in a cloud of a torn Achillies, shock, and a tortured fanbase wondering "why us?"

Cue the repetitive mantra of "same old Jets." Cue the cackles of those who believe Rodgers forced his way out of Green Bay by being petty and ungrateful, and got what was coming to him. Cue the shrieks of horror as the Jets and their fans realize that thev are now no better off than they were one year ago.

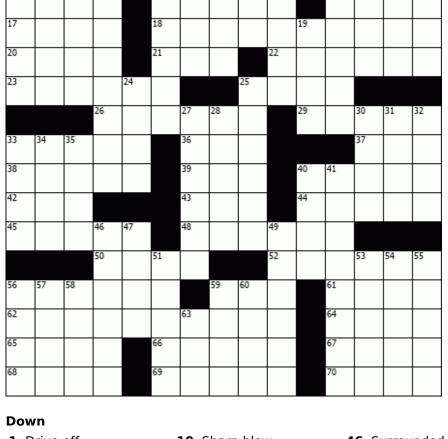
In essence, everything was built around Rodgers. The reality is that there is now a very real possibility that Rodgers' age and rehabilitation will render his Jets career as memorable as New Coke and Bobby Orr's carer with the Chicago Blackhawks.

Now that's scary.

Crossword Puzzle

Across

- 1. Songstress McEntire
- 5. Legendary stories
- 10. Urgent acronym
- **14**. Level
- 15. Online troublemaker
- **16**. Pine
- 17. Reimbursed
- **18**. agent (2 wds.)
- 20. Perimeter
- 21. Cereal grass
- 22. Las Vegas bride, often
- 23. Eyed slyly
- 25. Celebrity
- 26. Detective
- 29. Biblical poem
- **33**. Christmas song
- 36. "War of ____ Worlds"
- 37. Hamm or Farrow
- 38. Sports venue
- **39**. Pekoe, e.g.
- 40. Citrus fruit
- 42. Soft metal.
- 43. Detroit time zone (abbr.)
- 44. Religious images
- 45. The Devil
- 48. Go over again
- **50**. Untidy condition
- 52. Ships' rears
- **56**. Be ambitious
- **59**. CIA employee (abbr.)
- 61. Plunder
- **62**. Forgivable
- **64**. Double-reed instrument
- 65. Love god
- 66. Navigate
- **67**. Snout
- 68. Filter
- 69. Alleviates
- 70. Stair part



16

- 1. Drive off
- 2. Elude
- 3. Light tan
- **4**. Gillian of "The X-Files"
- 5. Took long steps
- 6. Zone
- **7**. Billy
- 8. Total amount
- 9. Ice pellets
- **10**. Movie stars
- **11**. Cleansing bar
- 12. Opening wager
- 13. British noble

- 19. Sharp blow
- 24. " Enchanted" (movie)
- 25. Knife holder
- **27**. Says
- 28. Not those
- **30**. Military supplies
- **31**. Big cat
- **32**. Supplies workers
- 33. Felines
- **34**. Opera highlight
- **35**. Tenant's monthly bill
- 40. Shopping aid
- **41**. Levels of authority

- 46. Surrounded by
- 47. Roman fiddler
- 49. Daisylike flowers
- 51. Sight or smell
- **53**. Automaton
- 54. Rope loop
- **55**. Sharply sloped
- 56. Mimics
- 57. Hindu garb
- 58. Univ. employee
- **59**. Fortas and Lincoln
- 60. Delight
- **63**. ____ loss for words (2 wds.)





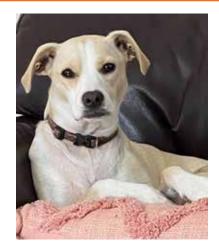
Introducing 7-year-old sisters Athena (black) and Cupcake (tuxedo), whom we adopted from a shelter as kittens, and 13-year-old Buccaneer





(gray), whom we adopted two years ago from a rescue center. Buccaneer loves being pet and will sit on anyone's lap, purring loudly. When he is not being pet, he prefers to lay on the couch or in our daughter's room. Cupcake and Athena can often be found curled up together on someone's bed or sitting in an open window. Cupcake enjoys relocating any cloth she can find at night and leaving it around the house for us to put back each morning. Athena plays the part of alarm clock at 5:30 every morning to inform us that it is feline breakfast time. They definitely make life interesting.

This is Frankie Jill. She is a 2 1/2-year-old terrier rescue. She keeps mom company while working at home and waiting for dad to come home and play with her all afternoon. She loves to play with her friends-Ozzie and Enzo. She spends a lot of time searching for critters that live in her stone walls but they also seem to escape her grasp. She loves her treats and some would say she is addicted.





We LOVE pets at The Smithfield Times. Let's celebrate our furry, squirmy, or scaley friends every month. Submit a brief description to and photo brittni@smithfieldtimesri.net to be featured in the next issue of the magazine. Submissions might also be used on our Instagram.



Greenville Public Library

573 Putnam Pike, Greenville, RI 02828 Contact: Cassie Patterson • 401-949-3630 ext 117 greenvilleasstdirector@gmail.com • greenvillelibraryri.org



Children's Events

Please register for all of the following programs by calling 401-949-3630 or visit the children's room.

Festive Crafternoon - Wednesday, October 4 at 4:15 pm

Free Play Fridays – October 6,13, 20, 27 10:00 am - 12:00 pm

Build A Scarecrow Make it Take it Craft Saturday, October 7 12:00 – 2:00 pm

American Girl Book Club – Tuesday, October 10 at 4:15

Pumpkin Painting - Wednesday, October 11 at 4:15

Children's Matinee Movie Thursday, October 12 at 5:00 pm

Magic Tree House Book Club Wednesday, October 18 at 4:15

Storywalk It's Pumpkin Time! by Zoe Hall October 20 10:00 - 4:00 pm

Sensory Storytime – October 21 at 1:00 pm

Teen Events

Magic: The Gathering (Grades 6-12) Monday, October 2, 6:00-8:00 pm Teen Take & Make: Blackout Poetry Kits available on Tuesday, October 3

Drop-in Volunteering: Halloween Cards (Grades 6-12)

Thursday, October 5, 3:30-4:30 pm

Cozy Craft: Doodle Pumpkins (Grades 6-12)

Thursday, October 12, 3:30-4:30 pm

Teen Advisory Board (Grades 6-12) Monday, October 16, 6:00-7:00 pm

Virtual Community Service Hours (Grades 6-12)

Adult Events

Please register online on our event calendar at greenvillelibraryri.org or by calling 401-949-3630.

Mystery Book Club - Tuesday, October 3 at 1:30 pm

Coffee & Books - Wednesday, October 11 at 10:30 am

Picnic Table Reads Book Club Thursday, October 19 at 1:00 pm

Home Sweet Home Book Club Monday, October 23 at 6:30 pm

Medicare for 2024 - Wednesday, October 4 at 10:00 am

Vocal Recital performed by Vanessa Naghdi with Pamela McClain - Sunday, October 8 at 2:00 pm

National Novel Writing Month (NaNoWriMo) Prep-Sessions Thursdays, October 12 & 26 from 5:00 pm - 7:00 pm

Floral Arranging 101 - Monday, October 16 at 2:00 pm

An Artful Conversation with ... Claudia Venditto Thursday, October 19 at 6:30 pm

Monday Matinee - Monday, October 23 at 2:00 pm

If You Feel Different, You Drive Different - Presented by Chief Anthony J. Silva, ret. Rhode Island Police Chiefs Association - Monday, October 30 at 6:00 pm

Bone Builders

Every Monday at 11:00 am - Every Friday at 1:30 pm Drop-in, no registration required!

Knitting Mavens – Every Tuesday at 6:00 pm

SAVE THE DATE! - Fall Tea & Treat Fundraiser With a special presentation by Tom D'Agostino and Arlene Nicholson - Sunday, November 5 at 2:00 pm

Exhibits

Rebecca Reddy, Dreamland Photography



East Smithfield Public Library

50 Esmond Street, Smithfield, RI 02917 Contact: Frank Floor - 401-231-5150 x5: Bethany Mott - 401-231-5150 x2



Children Programming: Arts and Crafts Club - Monday, October 23rd from 4:00 p.m. to 5:00 p.m.

"Books Are Fun!" Book Group - Thursday, October 12th from 4:30 p.m. to 5:30 p.m.

Bookworms Book Group - Thursday, October 5th from 4:30 p.m. to 5:30 p.m.

Explore and Build with KEVA Planks - Saturday, October 7th from 11:00 a.m. to Noontime.

Family Story Time - Saturday, October 21st @ 10:30 a.m. Halloween Pajama Story Time - Thursday, October 26th @ 6:30 p.m. Kindergarten Countdown - Thursday, October 19th from 6:30 p.m. to 7:15 p.m.

Middle School Book Group - Wednesday, October 11th from 3:30 p.m. to 4:30 p.m.

Preschool Story Time (children ages 3 to 5 years old) -Wednesday mornings from 10:30 a.m. to 11:00 a.m.

Tiny-Tots Story Time (children 18 months to 3 years) -Tuesday mornings from 10:30 a.m. to 11:00 a.m.

Young Adult Programming: Bloxel's Arcade - Tuesday, October 17th @ 4:00 p.m.

Coded Robots Roll - Tuesday, October 24th @ 6:30 p.m. Creative Writing Workshop - Wednesday, October 24th at 5:00 p.m.

Doodle Day – Monday, October 16th @ 5:00 p.m. Five Nights at Freddy's Pizza and Trivia - Monday, October 23rd at 6:00 p.m.

High School Book Club - Tuesday, October 17th at 4:30 p.m. Little Bits - Wednesday, October 11th and 25th from 3:30-5:00 p.m.

Painting Party – Thursday, October 19th at 3:00 p.m. Study and Snack - Tuesday, October 3rd @ 4:30 p.m. 3Doodler: Learning How to Draw in 3D! - Wednesday, October 4th and 18th from 3:30-5:00 p.m.

3-D Print Studio – Monday, October 2nd and Tuesday, October 10th @ 6:30 p.m.

3Printing Design: 3D Printing: Creating 3D Models with Tinkercad - Monday, October 16th and 23rd at 6:30 p.m.

Adult Programming: Adult Craft - Spooky Craft -

Wednesday, October 18th @ 5:30 p.m.

Card Club - Thursday, October 5th @ 5:30 p.m.

Cricut Club - Saturday, October 7th @ 12:00 p.m.

Craft - Rope Ghosts - Tuesday, October 24th @ 6:00 p.m. or Wednesday, October 25th @ 11:00 a.m.

Drop In Tech Help - Every Monday at 11:00 a.m. except October 9th.

Fantasy Book Club - Fourth Wing by Rebecca Yarros -Monday, October 30th at 6:00 p.m.

Introduction to the Cricut Maker 3: Heat Transfer Vinyl - Friday, October 6th at 4:00 p.m.

Introduction to the Cricut Maker 3: Basic Vinyl -Thursday, October 12th from 5:00 p.m. - 6:00 p.m. Introduction to the Cricut Maker 3: Infusible Ink -

Thursday, October 19th from 5:00 p.m. - 6:00 p.m.

Jewelry Making Open Studio – Saturday, October 14th @ 10:30 a.m.

Learn in the Makerspace – Monday, October 16th from 2:30 to 3:30 p.m.

Learn to Play - Lorcana - Tuesday, October 17th at 4:00 p.m. Matinee Movie - Wednesday, October 4th at 1:00 p.m. Meet Our Laser Machine – Friday, October 13th and Friday, October 27th @ 4:00 p.m.

Spooky Trivia – Monday, October 23rd at 7:00 p.m. **Tabletop Game Night** – Thursday, October 19th @ 6:00 p.m. Thursday Night Book Club - Thursday, October 26th @ 6:00 p.m.

Virtual Game Night – Every Thursday at 6:00 p.m. Virtual Game – Saturday, October 28th from 10:30 p.m. to

Walk & Talk Chat - Thursday mornings @ 11:00 a.m.

Friends of the Library News:

Book Sale Fundraiser - Used Book Sale October 27th (11:00 a.m.-1:00 p.m. Friends Only Preview) (1:00 p.m.-5:00 p.m. General Public), October 28th (10:00 a.m.-2:00 p.m.) and October 30th is "Bag of Books" from 10:00 a.m.-12:00 noon. We supply the bag and you fill it. Community Service hours available for students.

Save the Date - Holiday Bazaar Fundraiser: December 1-4. Donations of knitted/crochet items needed. Yarn available for pickup. Just contact the "Friends" at the below email or leave a message at the library.

Coffee, Cake & Conversation Book Group - Meeting every Tuesday morning at 10:30 a.m. Come meet new friends, enjoy a tasty treat, and listen to what everyone else has been reading.

Little Free Food Pantry - Please consider making a food or monetary donation to the library food pantry.

The FOL can be reached via email at friends.east. smithfield.library@gmail.com or you can leave a message for Catherine Lynn at the Circulation desk. The next FOL meeting will be held on October 14th @ 1:00 p.m.

Apple Crisp

Submitted by: Amy Whalen, Smithfield

Ingredients:

- 8 cups peeled, sliced apples
- 2/3 cup sifted flour
- 1 teaspoon salt
- 2/3 cup oats
- 1 cup packed brown sugar
- 2 teaspoons cinnamon
- 2/3 cup melted butter

Preheat oven to 375. Place sliced apples in greased 13x9 baking dish.

Combine flour, salt, oats, brown sugar, cinnamon and melted butter. Mix until crumbly. Sprinkle evenly over apples to coat well.

Bake for 45 minutes.

Serve with whipped cream (or even better, ice cream).



Apple Cider Margaritas

Submitted by: Nichole Bonollo @justlikemomsmeals

Pour the following ingredients over ice in a cocktail shaker and shake:

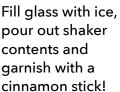
- 1½ ounces tequila (I like Silver)
- 1½ ounces apple cider
- 1 tablespoon fresh lime
- 1 teaspoon simple syrup (heat 1/4 cup of water with 1/4 cup of sugar until dissolved)

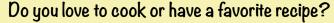
Mix the following on a small plate:

- 1 teaspoon white granulated sugar
- 1/4 teaspoon cinnamon
- ½ teaspoon sea salt

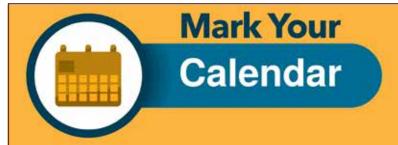
Use a lime to rim the glass of your choice and then dip the rim into the mixture above.

pour out shaker contents and garnish with a cinnamon stick!





Send us your favorite recipe for a chance to be featured in the next Smithfield Times issue! Email submissions to brittni@smithfieldtimesri.net



St. Thomas Episcopal Church **Upcoming Artisan Fairs**

9 a.m. to 2 p.m.

- November 11, 2023
- December 9, 2023
- January 13, 2024
- February 10, 2024
- March 9, 2024
- April 27, 2024



Obituaries 4





Angelo U. Calcagni, 93, a longtime resident of Greenville, passed on Saturday, September 2. He was a devoted and loving husband to the late Lucy (Buonomano) Calcagni. Son of immigrant parents, the late Peter and Augusta (Pescosolido) Calcagni, and the youngest of nine siblings.

He is survived by his children, Peter Calcagni, Jean Fallago, and Lucille Detri and is cherished by his 12 grandchildren and 11 great grandchildren. Angelo was a longtime commercial contractor involved in commercial building construction and later in home building and went on to develop several subdivisions in his community and was still active in his field.

He was an avid restorer and collector of antique cars. He was also known for his skills as a master cook and his passion for entertaining his family and friends at his home. He enjoyed the simplest things in life, looking out at his field, cooking for friends, taking long rides, hosting family gatherings and most importantly spending time with Lucy.

He was larger than life, always willing to lend a helping hand. His enthusiasm, tenacity, and youthful spirit were an inspiration to many. He was a true Patriarch and Patriot. His favorite saying was "get back to work".

His funeral will be held Saturday September 9, 2023 at 8:45am from the TUCKER-QUINN Funeral Chapel, 643 Putnam Pike, Greenville, with a Mass of Christian Burial at 10am in St. Michael Church, 80 Farnum Pike, Esmond. A graveside burial will be in St. Ann Cemetery, Cranston. Visitation Friday from 3-7pm. For Online Condolences visit, TuckerQuinnFuneralChapel.com





Richard A. Herz 8/28/23 www.thequinnfuneralhome.com



Ernest J. Aubin 9/7/23 www.andersonwinfield.net



Dr. Ara DerMaderosian 9/11/23 www.andersonwinfield.net



Claire D. Gormly 9/11/23 www.andersonwinfield.net

Answers to Crossword Puzzle from page 36.

R	Ε	В	Α		S	Α	G	Α	s		Α	S	Α	Р
Ε	٧	Ε	N		т	R	0	L	L		С	0	N	Е
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Smithfield Times



P.O. Box 251, Smithfield, RI 02828 401-378-8606 • smithfieldtimesri.net

Thomas J. Lopatosky, Jr. - Owner, Operator Tom@LopcoContracting.com

Brittni Henderson - Executive Editor brittni@smithfieldtimesri.net

Elaine S. Amoriggi - Creative Director, Graphic Design eamoriggi@smithfieldtimesri.net

> **Grace Genereux - Advertising Consultant** grace@smithfieldtimesri.net

Carol Sabetta - Advertising Consultant carol@smithfieldtimesri.net

Writers

Sydney Briggs Peg Brown Ellorie Corcoran Thomas D'Agostino Jessica Gemma Lisa Gentile **Brittni Henderson** Gabrielle Libutti Paul Lonardo Diane L. Marolla Dan Pieroni Joe Siegel Terry Turner, Esq.

Mark Carrier - Photographer **Tim Jones - Cartoonist**

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 - Sign up for e-statements

To learn more stop by any of our branches, go to NavigantCU.org or call 401-233-4700



*APY is Annual Percentage Yield and is accurate as of 04/17/2023. You must maintain a minimum daily balance of \$10.00 in your account to obtain the disclosed APY. $Also, you \ must \ meet \ the \ additional \ three \ eligibility \ requirements \ to \ receive \ the \ full \ Journey \ Rewards \ Checking \ benefits: (1) 12 \ debit \ card \ purchases \ must \ post \ and \ settle \ and \ settle \ debit \ card \ purchases \ must \ post \ and \ settle \ debit \ card \ purchases \ must \ post \ and \ settle \ debit \ card \ purchases \ must \ post \ and \ settle \ debit \ card \ purchases \ must \ post \ and \ settle \ debit \ card \ purchases \ must \ post \ and \ settle \ debit \ card \ purchases \ must \ post \ and \ settle \ debit \ card \ purchases \ must \ post \ and \ settle \ debit \ card \ purchases \ must \ post \ and \ settle \ debit \ card \ purchases \ must \ post \ and \ settle \ debit \ card \ purchases \ must \ post \ and \ settle \ debit \ card \ purchases \ must \ post \ and \ settle \ debit \ card \ purchases \ must \ post \ and \ settle \ debit \ card \ purchases \ must \ post \ and \ settle \ debit \ card \ purchases \ debit \ debit \ card \ purchases \ debit \$ each monthly statement cycle; (2) have one direct deposit or automatic payment post and settle each monthly statement cycle; and (3) access online banking and enroll to receive electronic statements. ATM fee refunds up to \$25 per monthly statement cycle. ATM-processed transactions do not count towards qualifying debit card $purchases. \ If all \ Journey\ Rewards\ Checking\ eligibility\ requirements\ are\ met,\ balances\ between\ \$10-\$20,000\ receive\ an\ APY\ of\ 4.50\%\ while\ balances\ over\ \$20,000\ receive\ an\ APY\ of\ 4.50\%\ while\ balances\ over\ \$20,000\ receive\ an\ APY\ of\ 4.50\%\ while\ balances\ over\ \$20,000\ receive\ an\ APY\ of\ 4.50\%\ while\ balances\ over\ \$20,000\ receive\ an\ APY\ of\ 4.50\%\ while\ balances\ over\ \$20,000\ receive\ an\ APY\ of\ 4.50\%\ while\ balances\ over\ \$20,000\ receive\ an\ APY\ of\ 4.50\%\ while\ balances\ over\ \$20,000\ receive\ an\ APY\ of\ 4.50\%\ while\ balances\ over\ \$20,000\ receive\ an\ APY\ of\ 4.50\%\ while\ balances\ over\ \$20,000\ receive\ an\ APY\ of\ 4.50\%\ while\ balances\ over\ \$20,000\ receive\ an\ APY\ of\ 4.50\%\ while\ balances\ over\ \$20,000\ receive\ an\ APY\ of\ 4.50\%\ while\ balances\ over\ \$20,000\ receive\ an\ APY\ of\ 4.50\%\ while\ balances\ over\ \$20,000\ receive\ an\ APY\ of\ 4.50\%\ while\ balances\ over\ \$20,000\ receive\ an\ APY\ of\ 4.50\%\ while\ balance\ over\ 8.50\%\ receive\ an\ APY\ of\ 4.50\%\ while\ balance\ over\ 8.50\%\ receive\ an\ APY\ of\ 4.50\%\ while\ balance\ over\ 8.50\%\ receive\ an\ APY\ of\ 4.50\%\ while\ balance\ over\ 8.50\%\ receive\ an\ APY\ of\ 4.50\%\ while\ balance\ over\ 8.50\%\ receive\ an\ APY\ of\ 4.50\%\ receive\ an\ APY\ of\ 4.50\%\ while\ balance\ over\ 8.50\%\ receive\ an\ APY\ of\ 4.50\%\ receive\ an\ APY\ of\ 4.50$ receive an APY of .35%. If you do not meet all Journey Rewards Checking eligibility requirements each monthly statement cycle, your account will still function as a $Journey \,Rewards \,Checking \,account \,earning \,an \,APY \,of .05\%, \,and \,you \,will \,not \,receive \,ATM \,fee \,refunds \,for \,that time \,period. \,Rate is subject to change at any time \,after \,APM \,or \,APM \,$ account opening. Fees may reduce earnings, For existing and new members when a new Journey Rewards Checking account is opened. Federally insured by NCUA.





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