

Community eager for busy November

By Kevin Flanders
Staff Writer
kflanders@turley.com

LUDLOW – With the holiday season quickly approaching, residents are getting ready for a busy November of community programs.

Several events will be held next month by the Celebrate Ludlow Committee. Residents are invited to mark their calendars early to ensure they don't miss the fun.

On Nov. 6, the festivities will kick off with a special program offered by the Friends of Celebrate Ludlow. Hypnotist Frank Santos, Jr., will come to town for a 7 p.m. adult fundraiser event to benefit upcoming Celebrate Ludlow Committee activities.

Tickets for this program are \$25 per person. The event, sponsored by the Ludlow Polish American Bingo Committee, will take place at the Ludlow Polish American Citizens Club (355 East Street, Ludlow).

The program is intended for adults only. A cash bar and a 50/50 raffle will be available.

For tickets, please call John at 413-433-1901.

"This event is going to be so much fun, as the hyp-

notist, Frank Santos, Jr., puts on a great show. Of course, the willing participants are the ones who really bring the show to life," said Celebrate Ludlow Committee Chair Linda Collette.

On Nov. 29, the annual Pancake Breakfast with Santa event will take place at Harris Brook Elementary School in town. Breakfast will be served from 9-11 a.m.

Tickets for this event are \$5 for children and \$7 for adults. Breakfast will consist of pancakes, sausage, and juice.

"All children and families will have the opportunity to visit with Santa and have pictures taken (bring your own camera)," Collette added. "Each child will receive a little gift from Santa Claus. There will be crafts for children to make and take with them, coloring, and visits with special characters, too."

Tickets can be purchased from Committee members, by Venmo, and in person at Playnow! toy store in the Big Y plaza during normal business hours.

Also on Sunday, Nov. 29, the town's annual Christmas tree lighting will be held

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Families meet first responders

Annual open house draws strong turnout

By Kevin Flanders
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LUDLOW – Police and fire officials welcomed local families to the Public Safety Complex for an open house packed with programs.

Held on Oct. 18, the event enabled guests to meet first responders, members of community organizations, and local health leaders, among other attendees.

Guests also took part in special activities while learning about emergency personnel, vehicles, and lifesaving equipment.

Having taken place for more than 30 years, the annual open house is an important tool to help families meet first responders in an informal environment.

"This event always gives us an opportunity to interact with the public and show them what we do," said Ludlow Fire Chief Ryan Pease.

The event featured a variety of demonstrations, games, photo opportunities, and educational information for community members.

The fire department of-

ferred vehicle displays, introductions to thermal imaging cameras, popcorn and balloons, fire safety and educational activities, and an escape maze learning tool.

Additionally, a Jaws of Life demonstration showcased how responders assist victims following serious vehicle ac-



The Newell family, of Ludlow, showcases police and fire gear.

Turley photos by Kevin Flanders

cidents.

Fire prevention information was also distributed to guests, and the Department of Conservation and Recreation District 11 Fire Control was represented at the open house.

On the police side, of-

ferings included vehicle displays, a Special Response Team display, a K9 demonstration, an appearance from the School Resource Officer and the LPD Detective Bureau, and information on fraud prevention.

Guests also enjoyed a tour of the police facility, where they learned about pa-

trol operations and enjoyed a fingerprinting display.

"This is a great event for us to connect with the community and help introduce kids to emergency services," said Ludlow Police Chief Michael Brennan.

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Town Clerk announces early voting

By Marcelo Gusmão
Staff Writer
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LUDLOW – At a recent Select Board meeting, the town outlined the schedule for early in-person voting, as well as upcoming voter registration deadlines.

The Oct. 6 meeting of the Select Board included a message from the Town Clerk's office, which outlined the schedule ahead of the state election that will be held on Tuesday, Nov. 3.

Vice Chair Anthony Alves read the statement, in accordance with the Town Clerk's request.

"Election Day is on Nov. 3, 2026," Alves read. "The schedule for in-person early voting is as follows: The

period runs through Oct. 17-30, and it takes place in Town Hall, Hearing Room One, first floor, 488 Chapin St."

Early voting will be open on Wednesday, Oct. 21, from 8 a.m.-4:30 p.m.; Thursday, Oct. 22, from 8 a.m.-4:30 p.m.; Friday, Oct. 23, from 8 a.m.-noon; and Saturday, Oct. 24, from 9 a.m.-4 p.m.

The second week will be open on Monday, Oct. 26, from 8 a.m.-4:30 p.m.; Tuesday, Oct. 27, from 8 a.m.-5:30 p.m.; Wednesday, Oct. 28, from 8 a.m.-4:30 p.m.; Thursday, Oct. 29, from 8 a.m.-4:30 p.m.; Friday, Oct. 30, from 8 a.m.-noon.

"Your last day to register to vote and/or change your party enrollment is Oct. 24," Alves said. "You can do that in-person from 9 a.m.-5 p.m."

The Town Clerk's office also said that the last day to request an early or absentee mail-in ballot will be Tuesday, Oct. 27, with a deadline by 5 p.m.

"The Clerk also asked me to remind everyone that for this election, the ballot is two pages," Alves said. "Not necessarily a front and back,

Please see **VOTING**,
Page 11



Comedy fundraiser supports kids

Event supported food insecurity

By Kevin Flanders
Staff Writer
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LUDLOW – Local residents attended a comedy fundraiser last week to support children facing food insecurity.

With the holiday season fast approaching, thousands of kids across Massachusetts face uncertainty over the source of their next meals. With families challenged by high costs, food insecurity is a growing problem statewide.

According to Feeding America, one in eight children in Massachusetts ex-

periences food insecurity. To help address the expanding need throughout the Commonwealth, Feed the Kids Project hosted a Comedy Night fundraiser on Oct. 16 at Ludlow Country Club.

The event brought community members together for dinner, laughter, and a night of giving back to kids in need. Proceeds will help area organizations provide meals and food assistance to children across western Massachusetts.

"We know there are children in our communities who rely on these programs to help put food on the table," said Dr. Frederick Kadushin, who co-chairs Feed the Kids Project. "Comedy Night is a chance for peo-

ple to enjoy a great evening while making a real difference in the lives of kids in our community."

Proceeds from the well-attended event will benefit several local organizations, including Square One, Holyoke Weekend Backpack Program, Pioneer Valley Power Packs, Franklin County Technical School Food Pantry, and Team No Kid Hungry.

"Every donated item, sponsorship, and ticket purchased helps support children who might otherwise go without," Kadushin added.

Several area business owners and communi-

Please see **COMEDY**,
Page 11

Ludlow CARES Coalition announces upcoming Red Ribbon Week events scheduled



File Photo

The Ludlow CARES Coalition, Ludlow High School CARES, along with the boys' soccer team joined forces to hang red ribbons all around town last year in preparation for Red Ribbon Week.

By Marcelo Gusmão
Staff Writer
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LUDLOW – At last week's School Committee meeting, the town heard about upcoming events for the CARES Coalition's Red Ribbon Week.

The Oct. 13 School Committee meeting began with Committee Chair Sarah Bowler acknowledging that member Christopher Manfredi was absent, as he was attending an open house, as was the Student Representative, who was at a cross-country sport meet.

The committee then re-

Please see **CARES**,
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Early voting information

LUDLOW – Early voting is available for the Nov. 3 State Election. Hours will be available on several dates this month. Early voting will take place on the first floor in Hearing Room 1 at Town Hall (488 Chapin Street). Saturday hours are available on Oct. 24 (9 a.m. to 4 p.m.). During the weeks of Oct. 19 and Oct. 26, early voting will be available during normal business hours. Monday, Wednesday, and Thursday will feature hours of 8 a.m. to 4:30 p.m. Tuesday will have hours of 8 a.m. to 5:30 p.m. Friday will have hours of 8 a.m. to 12 p.m. The last day to register to vote and/or change party enrollment is Oct. 24 (in-person 9 a.m. to 5 p.m.). The last day to request an early or absentee ballot by mail is Oct. 27 by 5 p.m.

Harvest dinner set for next month

LUDLOW – The First Church in Ludlow will hold its Drive-thru Harvest Dinner next month. A roast pork meal will take place on Saturday, Nov. 7. The menu includes roast

pork, mashed potatoes, green beans, butternut squash, fresh applesauce, rolls, and dessert. The cost of the meal is \$17 per person. To make your reservations, please call Ann at 413-547-

Craft Fair to be held Nov. 14

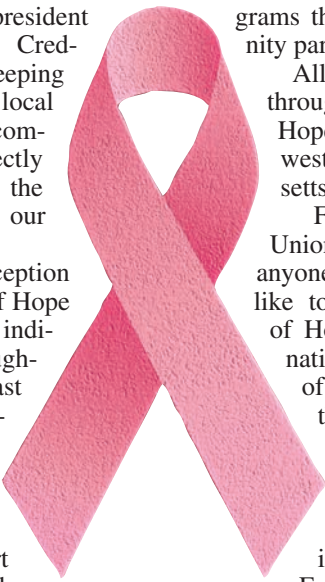
LUDLOW – Christ the King Rosary Sodality’s will be holding it’s annual St. Nicholas Craft Fair at Christ the King, 41 Warsaw Avenue, on Saturday, Nov. 14 from 9 a.m.-3 p.m. There will be talented craft vendors along with a 50-50 raffle and various gift raffles. Light luncheon, drinks and desserts will be available for sale. All are welcome to join the festivities.

Freedom Credit Union collecting donations to support Rays of Hope

LUDLOW – Freedom Credit Union is dedicating its October Month of Giving to Rays of Hope, a western Massachusetts organization that has raised more than \$17.2 million to support breast cancer care, research and education in the region. Throughout October, Freedom Credit Union members and community members can make donations to Rays of Hope at any Freedom Credit Union branch. The effort coincides with Breast Cancer Awareness Month and gives the community an opportunity to support programs that help patients, survivors and families affected by breast cancer. “Rays of Hope has made an extraordinary impact in western Massachusetts for more than 30 years, and we are proud to support its mission through our October Month of Giving,” said

Glenn Welch, president of Freedom Credit Union. “Keeping these resources local means our communities directly benefit from the generosity of our neighbors.” Since its inception in 1994, Rays of Hope has supported individuals throughout their breast cancer journey through the Baystate Health Breast Network. Funds support research at the Rays of Hope Center for Breast Cancer Research, state-of-the-art equipment, breast health programs, outreach and education, patient and survivor support and grants for complementary therapies and cancer pro-

grams through community partners. All funds raised through Rays of Hope remain in western Massachusetts. Freedom Credit Union encourages anyone who would like to support Rays of Hope with a donation to visit any of its branches throughout October. Freedom Credit Union has branches in Chicopee, Feeding Hills, Greenfield, Ludlow, Northampton, Turners Falls, West Springfield and two in Springfield, as well as a Loan Production Office in Enfield, Connecticut. For more information, visit freedom.coop.





LUDLOW SENIOR CENTER (413) 583-3564
 228 State Street, Ludlow MA 01056

Welcome to the Ludlow Senior Center

LUDLOW – Get ready for a frightful-ly fun celebration at our annual Halloween luncheon bash. Sign up now, put on your dancing shoes, and groove to monster-mash hits spun by Jose Paulo. There may even be a prize or two for the best costumes. Keep the Halloween thrills going without the spills as physical therapist Jared Lauziere of Fyzical Therapy & Balance Center of Wilbraham shares clever tricks for preventing falls and landing safely. Then, at 5 p.m. on Oct. 27, Eric Elmendorf from 50+ Job Seekers will help older candidates banish job-search jitters and tackle modern applications and interviews with confidence. For complete program and activity details, visit our Facebook page, go to ludlow.ma.us/coa, or pick up The Senior Scene monthly newsletter at the Center. After all that frightful fun, pull up a chair and enjoy a delicious restaurant-style lunch with friends in the Center’s dining room, Monday through Friday. Coffee, tea, and dessert are included all for just \$2. Don’t let your seat vanish: call 413-583-3564 at least 24 hours in advance, and call Friday to reserve for Monday.

Activities Calendar:
 Please register in advance for items marked with*

Thursday, Oct. 22
 9 a.m. Tai Chi
 9:30 a.m. Dominos
 10 a.m. Sunshine Painting Class
 10:15 a.m. Meditation*
 12:45 p.m. Mahjong
 2 p.m. Book Club: Hamnet by Maffie O’Farrell
 2:30 p.m. Active Yoga

Friday, Oct. 23
WEAR IT PINK DAY
 8:45 a.m. Boomer Bootcamp*
 10 a.m. Boomer Bootcamp*
 10 a.m. Blood Pressure Checks
 1 p.m. Ceramics
 1 p.m. Healthy Bones & Balance*
 1 p.m. Forget-Me-Not*

Monday, Oct. 26
 9 a.m. Knitting Club
 9:30 a.m. Boomer Bootcamp*
 10 a.m. Ready, Set, Fall Safely!*
 10 a.m. Blood Pressure Checks
 1 p.m. Scrabble
 1 p.m. Limitless Legends*
 1:15 p.m. Pitch
 1:30 p.m. Flex & Core
 1:30 p.m. Watercolor Pencil Class*

Tuesday, Oct. 27
 9 a.m. Quilting
 9 a.m. Line Dancing
 10 a.m. Cribbage
 10:30 a.m. Gentle Yoga
 1 p.m. Swing Your Partner Dance Class
 1:30 p.m. Bingo
 4:30 p.m. Power Pump
 5 p.m. Movie: Practical Magic (1998)
 5 p.m. Interviewing Using S.T.A.R. Method*
 5 p.m. Quilting Basics*

Wednesday, Oct. 28
 8:45 a.m. Zumba Gold
 9 a.m. Facials by Appointment*
 9 a.m. Ceramics
 10:30 a.m. Healthy Bones & Balance*
 12 p.m. Lunch & Learn*
 1 p.m. Healthy Bones & Balance*
 1 p.m. Movie: Practical Magic (1998)
 1:30 p.m. TED Talk

Thursday, Oct. 29
 9 a.m. Tai Chi
 9:30 a.m. Dominos
 10:15 a.m. Meditation*
 12:45 p.m. Mahjong
 2 p.m. Writers Block
 2:30 p.m. Active Yoga

**Please register for Boomer Boot Camp, Healthy Bones & Balance and other programs as noted by calling 583-3564.*

Daily Events:
 Café: Monday – Friday 8-11 a.m.
 Exercise Room: Monday - Friday 8 a.m. – 3:30 p.m. Open until 6:30 p.m. on Tuesday.
 Open Billiards: Monday – Thursday 8 a.m. – 11 a.m. Fridays 8 a.m. – 4 p.m. Tuesdays 4 p.m. – 7 p.m.
 Menu:
 Thursday, Oct. 22: Turkey Bacon Ranch Wrap/Tater Tots
 Friday, Oct. 23: American Chop Suey/Side Salad
 Monday, Oct.26: Vegetable Frittata/Roasted Potatoes
 Tuesday, Oct. 27: Beef Stew/Hawaiian Roll
 Wednesday, Oct. 28: Fish Taco/Corn Slaw/Black Beans & Rice
 Thursday, Oct. 29: Turkey Waldorf Salad/Croissant/Seasoned Fries

Reserve a delicious \$2 lunch by calling a day ahead. Call on Friday to reserve lunch on Monday.
 For allergy concerns, call the Senior Center to inquire about ingredients at 413-583-3564.



The Polish American Citizens Club Present
GHOULS, GHOSTS & GROOVES
HALLOWEEN
DANCE PARTY
LIVE MUSIC BY EMOTION BAND
FRIDAY, OCTOBER 30, 2026
Time: Doors Open 6 p.m. • Music: 7 p.m. - 11 p.m.
355 East Street, Ludlow
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Snowplowing Registration

The Town of Ludlow is accepting applications for trucks, loaders, and backhoes for the 2026-2027 winter season. Applications are available at:

Dept. of Public Works
198 Sportsmen’s Road
Ludlow, MA 01056
Email: dpw@ludlow.ma.us
Call: 413-583-5625

Must have current registration and insurance certificate at the time of application.



Town approves license for local business at public hearing

By Marcelo Gusmão
Staff Writer
mgusmao@turley.com

LUDLOW – At the recent Select Board meeting, the town held a public hearing for a local business to obtain a license to operate tow services and auto sales in town.

On Oct. 6, the Select Board held a Public Hearing for North Star Motors and Collision on Letourneau Lane for a Class-Two license.

Ahead of the hearing, Select Board member Manuel Silva disclosed that he holds an auto sales license with the town. The representatives from North Star did not ask Silva to abstain.

After seeing that the company’s paperwork was in order, the board asked for the representatives to describe their intentions in the area, which the representatives described as “literally in nowhere.”

“We chose to do towing for the city, for the police and stuff,” said one speaker. “We already filed and they accepted the site plan to do the tow. We are still in

the process, we want to go to the police and get the license for the forms to work with the police in the town.”

The representatives said that they decided to apply for a Class-Two license, and that the property fits 20 cars outside and five cars inside.

“It’s just selling used cars,” the representative said. “There’s already a dealership right next to us.”

The representatives said that the property is away from people with nothing very close to the business, and will be a simple used vehicle sales business.

“We’re also planning to do collision in the future, but they requested some stuff,” the representative said. “We need to get a Class-Three, I believe, to do a collision center. We’re keeping that for the future because of the requirement, but now it’s just a Class-Two for used cars.”

Silva noted that the company had its site plan approved by the Planning Board, and asked about the property owner. The rep-

Please see **LOCAL**,
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State Auditor’s report identifies barriers in liquor license process

BOSTON – State Auditor Diana DiZoglio’s Office released a report examining the Commonwealth’s system for licensing restaurants, bars, hotels and clubs to serve alcohol.

The report highlights how a population-based quota formula, written in 1933, results in an artificial or arbitrary shortage of on-premises liquor licenses in communities where businesses want to open, while pushing prospective business owners into a legislative process and private resale market that favors wealth and connections.

The report, “License to Pour: Access and Equity in Massachusetts Liquor Licensing, was produced by the State Auditor’s Division of Local Mandates” analyzed municipal licensing data, surveyed 260 municipal officials and business owners, and interviewed license holders, municipal officials, legislators and industry participants.

According to the report, 2.5 million res-

idents live in municipalities facing liquor licensing constraints due to the state-imposed quota. Twenty-six municipalities were allowed local control due to a limited opportunity between 1978-1984 to opt out of the state-imposed quota, creating an inequitable two-tier system that leaves some municipalities unable to respond to local needs and priorities.

Per the report, license access rises with municipal wealth, with the wealthiest municipalities issuing 58% more licenses per resident than the least wealthy, while securing more licenses through the home rule petition process – which has no written criteria and no complete, readily accessible public record.

Business owners reported paying six-digit sums to purchase licenses in the private secondary market in quota municipalities (\$600,000 in Boston, \$175,000 in Somerville,

Please see **STATE**,
Page 5

DATEBOOK

Do you have a local event or activity to publicize? Please send the information as either a Word doc or plain (no bold text or other formatting) email text (no PDFs, please, and do not use all uppercase (i.e. UPPER CASE) by 5 p.m. on Friday. At least two weeks prior to the event is encouraged. Send your community events to theregister@turley.com.

SATURDAY, NOV. 14
CRAFT FAIR: Christ the King Rosary Sodality’s St. Nicholas Craft Fair will take place on Saturday, Nov. 14, at Christ the King Church (41 Warsaw Avenue, Ludlow). The event will run from 9 a.m. to 3 p.m. We will be hosting talented craft vendors along with a 50-50 raffle and various gift raffles. A light luncheon, drinks, and desserts will be available for sale. All are welcome to join the festivities.

ONGOING
FRENCH CANADIAN MEAT PIES are available. St. Elizabeth Parish began taking orders for French Canadian meat pies on Oct. 5, with pies being made from Oct. 19 to Nov. 5 while supplies last. Individual pies are \$5 each and must be ordered by calling the Rectory at 583-3467, Monday-Friday, from 8:30 a.m. to 4 p.m. Please specify your pickup date when

calling. Pickups are scheduled between 11:30 a.m. to 1:30 p.m., as well as 2:30 p.m. to 5 p.m. Full payment is due at the time of pickup by cash or check, made out to St. Elizabeth Parish. Online and voicemail orders are not accepted.

SQUARE DANCE for exercise, health, social activities, and mostly for fun. We all need to enjoy the creativity of mental and physical activity. We need 24 people who want to meet and greet on the dance floor and enjoy the Quabbin Valley Twirlers Square Dance club. Dance is for everyone – two left feet, singles, teens, and families. Moving to music is one of the best ways to stay healthy with balance and coordination. Join us on Sundays in Ludlow or Thursdays in Belchertown at 6-8 p.m. Two free dances and \$6 per person afterward. For locations, times, and more information, contact Gloria at 413-467-3352 or by email at: ladicaller@gogtt.net.

PLAY CRIBBAGE IN INDIAN ORCHARD Cribbage players of all ages and ability are welcome to enjoy a fun time with other local cribbage players. Join us at Club #72, “Pegging Fools”, Tuesdays at 6:30 p.m. at St. Gregory Armenian Church, 135 Goodwin St., Indian Orchard. For more information, contact Peter Setian, 413-552-6336.

VOLLEYBALL at E Street School began Sept. 16 at 5:30 p.m. Thursdays. Call the Ludlow Senior Center for more information 413-583-3564.

FOOD DRIVE BI-MONTHLY On the first Saturday of each even month (February, April, June, August, October and December) First Church in Ludlow, 859 Center St, collects non-perishable foods. From 10 a.m. to 1 p.m., drive through the back parking lot. We will take your donations out of your car and bring them to the Community Survival Center to be distributed to those in need.

AQUACISE AT THE CLUB The Ludlow Community Center/Randall Boys & Girls Club, at 91 Claudias Way, continues to offer Aquacise throughout the week. Aquacise is a low-impact, full-body workout performed in the water to put less stress on your joints and muscles while building strength. Classes are open to all members with pool-inclusive memberships and do not require prior registration. Classes are held Monday – Aquacise, 9-9:45 a.m.; Tuesday – Aquajazz, 9-9:30 a.m.; Aquacise, 10-10:45 a.m.; Wednesday – Aquacise, 9-9:45 a.m.; Thursday – Aquacise, 10-10:45 a.m. and Friday – Aquacise, 9-9:45 a.m. For questions,

call 413-583-2072, extension 124.

SUPPORT FOR FAMILY MEMBERS The Michael J. Dias Support Group meets 6-7:15 p.m. on the second and fourth Tuesday of the month at Our Lady of Fatima Parish Center. Education, resources, peer support and hope for parents and family members coping with a loved one with a substance use disorder. Anyone needing help is welcome to attend. Masks are required and we will be seated six feet apart. For more information, call Maureen at 413-563-6226.

QUABBIN VALLEY TWIRLERS Do you want some exercise, mental acuity, and lots of fun with great people? Try our national folk dance, square dancing with the Quabbin Valley Twirlers. They dance in Belchertown and Ludlow. Call for information about the schedule. For more information, call Gloria or Fran at 413-467-3352.

BIBLE STUDY A weekly Bible study led by Ludlow resident Hank Bastos takes place at 7 p.m. on Wednesdays at 485 East St., Ludlow. Call 413-348-6487 for more information.

SHARE YOUR SIGHT Volunteer to read, shop or walk with a blind or vision impaired person in your community. Call the Massachusetts Association for the Blind and Visually Impaired at 888-613-2777 for details.

THE BEST FRESH FOR FALL FUN!

Randall’s Pumpkin Decorating Contest

OCTOBER 24TH & 25TH

CASH PRIZES BY CATEGORY

Best, Funniest, Scariest & Most Creative

Every Entrant Receives A Gift

YOUTH & ADULT CLASSES

All Entries Must Be Submitted By Saturday, October 24th

Sunday, October 25th Vote For Your Favorites!

LAST WEEKEND FOR

Fall Fun Workshops!

IN THE GARDEN CENTER

Saturday & Sunday

11AM – 4PM

Scarecrow Workshops

Make Your Own Life-Size Scarecrow

We Provide All The Materials

“Make It Here” Or Buy A Kit To Make At Home

Pumpkin Decorating Workshop

We Provide The Pumpkins & Decorations

“Make It Here” Or Buy A Kit To Make At Home

Pumpkins, Pumpkins, Specialty Pumpkins!

GOURDS CORNSTALKS INDIAN CORN STRAW BALES

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PINE VALLEY’S 8TH ANNUAL

VENDOR & CRAFT FAIR

Saturday, October 24 • 9am-2:30pm

281 Chauncey Walker St. (Route 21) Belchertown

Downstairs in the big, white building (with pillars)

Entrance and outdoor vendors in back of building

30+ Vendors – Indoors and Outdoors

Lots of Unique Crafts & Gifts

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OPINION

GUEST COLUMN

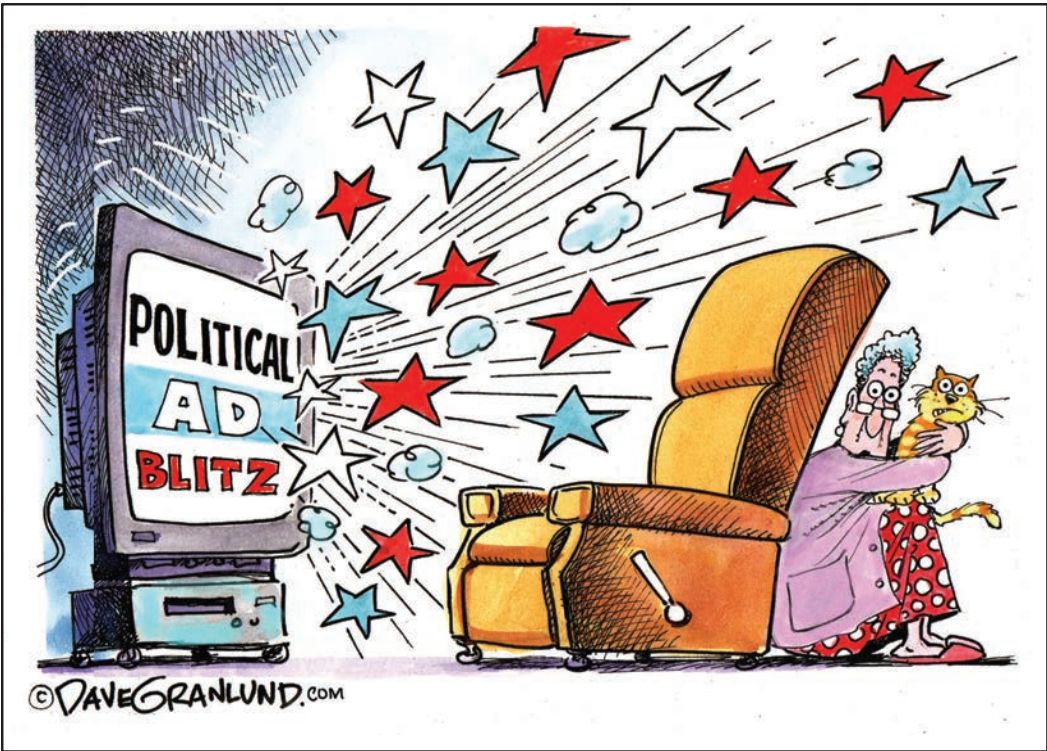


Did I understand you right - I won't get all my SS benefits immediately?

Dear Rusty:
I was a little confused with one of your past articles.
This September I hit my full retirement age and for every month I continue to delay, my SS benefit goes up a little more. But reading your article sounds like the extra benefits are only added at the end of the year.
For example, let's say that at my full retirement age in September I get \$3,524, and in January 2027 I would get \$3,619.
According to the Ask Rusty article I read, if I start my benefits in June of 2027, I will have earned \$3,735, but it sounds like I would only get \$3,619 up until the end of the year, and then they would adjust it.
If this is the case, would I get retroactive money back for the 6 months I did not get the correct amount?
Signed:
Seeking Clarification

Dear Seeking:
Thanks for your inquiry. Your understanding of the previous Ask Rusty article is correct.
If you start your benefits in June 2027 (10 months after your Full Retirement Age or your FRA, in September 2026), you will initially only get the Delayed Retirement Credits you earned through the end of 2026.
The DRCs you earned from January 2027 to June 2027 would not be credited until January 2028 and you would not get any retroactive benefits for the DRCs earned during the January – June 2027 timeframe.
SSA's reasoning for this is somewhat confusing but has to do with your ability to claim retroactive benefits when you claim after reaching your full retirement age.
When claiming after reaching your FRA you have the ability to claim benefits retroactively for up to six months. So, to avoid potentially overlapping benefit payments, SSA defers applying your current year's DRCs until January of the following year.
Thus, you essentially lose the extra 2027 DRC money for the remainder

of 2027. And, FYI, the one exception to this rule is that when benefits are claimed mid-year at age 70, all DRCs are immediately paid.
Please understand that I'm not endorsing this SSA rule; only trying to explain how it works and why. Like many SSA rules, there are nuances to how benefits are paid. And this is a classic example. And just remember, as attractive as taking 6 months of retroactive benefits may sound, it also means your monthly amount would be reduced by about 4% for the rest of your life.
As you contemplate when you should claim your Social Security retirement benefits, you should always keep in mind your anticipated life expectancy when making that decision.
If you expect to live at least to the "average" life expectancy for those in their mid-60s (about mid-80s for someone your current age), then waiting longer to claim is usually a better long term financial decision (even considering the DRC issue described above). But if your life expectancy is less than "average," claiming sooner is usually a better choice.
If you have further questions about when to claim Social Security, please contact us at SSadviser@amacfoundation.org or 1-888-750-2622. There is never a fee for our advisory service because we are a non-profit organization.
The Association Mature Citizens Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. This article is intended for information purposes and does not represent legal or financial guidance. It presents the opinions and interpretations of the Association Mature Citizens Foundation's staff, trained and accredited by the National Social Security Association. To submit a question, visit amacfoundation.org/programs/social-security-advisory or email us at ssadviser@amacfoundation.org. Russell Gloor is a Social Security advisor for AMAC.



GUEST COLUMN

The next steps for frost tinged dahlias and glads

Finally came inside at 6:45 p.m. with a flash-light in hand.
It was my own fault. I started a project much too late in the day for the work that it entailed.
You see, we had a frost last night. The first one of the year, for me, anyway.
The temperature just hit the 32-degree mark, so the tips of certain plants were hit. Leaves that were under the cover of other plants looked pretty good.
I probably could have left the gladiolus and dahlias in the ground for a bit longer based on the upcoming, warmer forecast, but I decided to seize the moment and get them dug up and moved indoors.
Read on to learn the specifics of how to overwinter these summer loving, tender bulbs.
As mentioned, dig up dahlia tubers either just prior to or soon after frost hits. I typically use a shovel or pitchfork, starting a foot or so away from the stems.
Once the soil is loosened up a bit, the stem should lift up easily with the tubers intact.
Soil should be eased off the tubers with a spray of water before placing in storage. Leave a small portion of stem attached to the tubers – it is a great place to adhere a label.
Once the tubers have air-dried for a bit, you can even write on the tubers themselves with a permanent marker. Take it from me – it is easy to forget a name over the winter months!
Placing tubers in damp peat moss, saw dust, shred-



ded leaves, or even ventilated plastic bags will help to prevent shriveling.
Choose a location to overwinter your tubers that maintain 40-50 degrees temps and 90% humidity. These conditions will keep them dormant and healthy until it is time to replant.
Many people have good luck using a cold basement or root cellar; small quantities of tubers can be stored in the crisper drawer of the refrigerator. Be sure to check on your tubers every couple of weeks throughout the off-season.
Should you see shriveling, mist them with clean water and re-dampen the medium in which they were placed. If you see mold, bring down the temperature and humidity level.
Some growers like to get a jump-start on the season by pre-starting dahlias indoors.
We have done this occasionally at Old Sturbridge Village and I am always amazed at just how fast the plants grow, and how quickly they outgrow their pots and become leggy. If you attempt it, four weeks prior to the last spring frost would be soon enough.
Similarly, around the time of our first frost gladiolus

corms should be lifted from the ground with a spading fork or shovel. Never just yank the plant out by pulling on the stem!
Once out of the ground, cut the stem from the corm as closely as possible. Rinse under running water and allow to dry in a frost-free airy location for two-three weeks.
Check the corms regularly, and when a corky area develops between the mother corm and the new corm break off and discard the mother. After drying is complete, store on trays or in mesh bags in a well-ventilated area at temperatures between 38 and 58 degrees. The lower the temp, the better.
Inspect throughout the winter months and throw away any corms that begin to rot.
Typically glads are planted directly in the ground, with no pre-starting needed. You can stagger when you plant, though, so that all of your flowers are not borne at once. Plant a few every week of June for color throughout the late summer through frost.
By harvesting your bulbs now, you are protecting your investment for years to come! Only get out there and do it before you run out of daylight!
Roberta McQuaid graduated from the Stockbridge School of Agriculture at the University of Massachusetts. For 34 years she has held the position of staff horticulturist at Old Sturbridge Village. She enjoys growing food as well as flowers. Have a question for her? Email it to pouimette@turley.com with "Gardening Question" in the subject line.

The REGISTER
LETTERS TO THE EDITOR

Letters to the editor should be 250 words or less in length. No unsigned or anonymous opinions will be published. We require letter writers to include his or her town of residence and home telephone number. We must authenticate authorship prior to publication.
We reserve the right to edit or withhold any submissions deemed to be libelous or contain unsubstantiated allegations, personal attacks, defamation of character and offensive language.
All unknown or alleged facts and quotations offered by the author need to cite credible, unbiased sources.
Send letters to: The Register, 24 Water Street, Palmer, MA 01069 or email theregister@turley.com.
The deadline for submissions is Friday at noon.

SUBMISSIONS POLICY

Readers, local merchants, institutions, municipalities, non-profit groups, and civic organizations are strongly encouraged to send The Register your hometown news and photos. News items and press releases should be sent via email to mharrison@turley.com as an attachment AND pasted directly into the email message screen.
Please send photo captions identifying all subjects in your image(s) from left to right.
We need first and last name, hometown, title if applicable, and a brief description of what subjects are doing in the photo. Email uncorrected, raw, RGB color digital photos at highest resolution directly off your camera to mharrison@turley.com.
Publicity chairpersons are encouraged to send in news about upcoming fundraising or other calendar events at least three weeks before the event.
If you are having difficulty with a press release or need help, please call (413) 283-8393.
To send submissions by regular post, mail to: The Register, 24 Water Street, Palmer, MA 01069.

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LETTER TO THE EDITOR

Next month's election empowers voters with the authority to determine the state's leadership going forward. Rejecting dystopian rule is the compelling reason to vote in the upcoming Massachusetts election. Achieving this objective begins with voting for the candidates who are committed to both transparency in government and accountability from state officials. In the race for governor, that candidate is Mike Minogue.

Phil Lubas
Ludlow

ELECTION LETTERS POLICY
The Register welcomes readers to participate in this year's election campaigns by writing letters to the editor for publication on these pages. Letters of up to 250 words from local residents endorsing candidates on the ballot or discussing campaign issues should be sent to The Register, care of Turley Publications, 24 Water St., Palmer, MA 01069, faxed to 413-289-1977 or emailed to theregister@turley.com. Please include a daytime telephone number for verification purposes (it will not be printed). Letters must be received by noon Monday to be considered for that Thursday's newspaper. No attack letters will be printed. No letters written by candidates supporting their own candidacy will be printed. If the volume of letters received is larger than the space available in the newspaper, or if the letters become repetitive, the newspaper reserves the right to print a representative sample. No endorsement letters will be printed in the last edition before the election. For more information, call the editor at 413-283-8393. Campaign news: As part of its election coverage, the newspaper plans to print stories about contested races for Congress, state Senate, state House, district attorney and Governor's Council during the weeks leading up to the election, as well as a question-and-answer voters guide. In order to ensure fairness to all candidates, no political press releases will be printed, nor will reporters cover political rallies or fundraisers. Candidates who wish to further publicize their candidacy, beliefs and events may contact advertising, 413-283-8393 about paid advertising in The Register.

Send Us Your Community Holiday Events
Turley Publications will print your Summer event FREE OF CHARGE in our Holiday Dazzler Supplement which will be published November 19, 2026.
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MAIL YOUR LISTING INFORMATION TO: Turley Publications, Attn: Jamie Joslyn, 24 Water Street, Palmer, MA 01069 or email* them to: jamie@turley.com *Be sure to indicate "Summer Event" in the subject line of your email.
Event Name _____
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Location _____
Description _____
Cost _____
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Please specify if you would like your name and number printed in the paper.

What's Happening at Hubbard Memorial Library

To register for programs or find out more information, visit ludlow.cwmars.org, or call (413) 583-3408 x113. Weather-related announcements for outdoor events will be made on the library's Facebook page the morning of the program.

Library Hours: Mon 9–5, Tue 9–8, Wed 9–5, Thu 9–8, Fri 9–5, Sat 10–2. Closed Saturdays during the summer, Sundays and holidays.

Friends of the Hubbard Memorial Library, third Thursday of the month, 6 p.m. Get involved. Join the Friends of the Library for their monthly meeting and learn how you can help support the library.

FOR ADULTS

Please DO Eat the Daisies: The Comestible Virtues of Non-Native Weeds and Invasives In and Around Ludlow, October 27, 6:00-7:30 p.m. Join local wild foods enthusiast and author Russ Cohen for a presentation covering over two dozen of the tastiest non-native plant species lurking in plain sight in and around Ludlow. Will include several goodies made with locally foraged weeds and invasive ingredients for folks to sample! Please register.

Creative Writing Group, Nov. 3, 2-3:30 p.m. Drop in and get some writing done! The facilitator will provide prompts and a quiet space for

writing. Share what you've written. Please register.

History Talk: The Trial of Susan B. Anthony: Voting Rights for Women, November 5, 6:30-7:30 p.m. In 1873, Susan B. Anthony was indicted by a grand jury for voting. The trial that followed became one of the most famous of the 19th century. The Honorable Dennis J. Curran, Justice, Massachusetts Superior Court (Ret.) joins us to provide a fascinating look at this case, highlighting how Anthony shrewdly used the trial to rally people to the cause of women's suffrage. Please register.

Adult Craft Workshop: Card Making, Nov. 12, 6-7:30 p.m. Use stamps, colored pencils, markers, and assorted collage materials to create three different greeting cards. Use your imagination; no two will be alike. Led by Mary Beth Silva. Please register.

Chair Yoga for Adults, Nov. 14, 10:30-11:30 a.m. Chair yoga uses standard chairs to support gentle stretching, mindful breathing, and relaxation. Wear comfortable clothing. Yoga mats are welcome, and water is encouraged! Sessions taught by Mystic Willow. Please register.

Tech 101: Getting Started in Libby, Nov. 17, 2-p.m. Get started with Libby and learn how to access the library's digital collection of eBooks,

audiobooks, and magazines. Learn how to sign in with your library card, browse and borrow titles, and start enjoying our exciting collection of digital library materials. Please bring your mobile device and your library card so you can follow along. Please register.

Chair Volleyball for Seniors, every Monday and Thursday, 1:30 p.m. Have some fun and join us for chair volleyball. No running or jumping required. Walk-ins are welcome.

Technology Appointments, Have questions about your smartphone, tablet, or laptop? Book a 30-minute, one-on-one technology appointment by visiting the reference desk or calling (413) 583-3408, x114.

Seeking Local Artists, Seeking local artists, craftspeople, and collectors who would like to display their wares in the library's display case. Exhibits remain in place for one calendar month. For more information, or to arrange a showing, call (413) 583-3408, x113.

Mass Center for the Book Monthly Reading Challenge, Each month, read a book based on a chosen theme. Participants will be entered to win a free tote bag full of books. For more information and to sign up, please visit

<https://www.massbook.org/readingchallenge-2>

Who picked this book? Book Club Meeting, first Thursday of the month, 3:30 p.m. Join us for this month's Who picked this book? Book Club meeting. Pick up a copy of this month's book at the circulation desk.

Happy Hour Book Club Meeting, last Thursday of the month, 6:30 p.m. Join us for this month's Happy Hour Book Club meeting. Pick up a copy of this month's book at the circulation desk.

FOR YOUTH

Daily Drop-In Crafts, all ages. DIY crafts available in the Youth Room daily. New craft each week.

Young Adult Volunteer Program, ongoing. For 6th grade through high school. Volunteer one hour a week in the youth room. Please see our website calendar for more information and to submit an application.

Recurring Programs

Grow, Play, and Learn, Thursdays (weekly), Oct. 22, 29, 10:45-11:30 a.m. For ages 3-5. Please register.

Tween Graphic Novel Group, Thursdays (monthly), Oct. 22, 5 p.m. For ages 10-14. Please register.

Quill the Therapy Dog Meet and Greet, Friday, Oct. 23, 3:45 p.m. For ages 3-8 and their families. Please register.

Farmyard Tales Storytime for 3-5s, Fridays (weekly), Oct. 23, 30, 10 a.m. For ages 3-5. Stories, songs, crafts, and snacks! Farm animal theme. Please register.

Mini Makers, Tuesday, Oct. 27, 1 p.m. For ages 3-5. Please register.

Homeschool Hive, Wednesdays, Oct. 28, November 4, 1 p.m. For ages 5-10. Please register.

Creative Kids, Wednesdays, Oct. 28, 10 am. For ages 2-5. Please register. Sponsored by Pathways for Parents CFCE.

Youth Chess, Mondays (biweekly), Nov. 2, 16, 30, 3:30 p.m. For ages 9-17. Please register.

Anime Club, Tuesdays (biweekly), Nov. 3, 17, 3:30 p.m. For middle and high school. Registration recommended.

Youth Crochet Club, Tuesdays (biweekly), Nov. 3, 17, 5:30 p.m. For ages 10-17. Please register.

MCBA Bookgroup, Thursdays (monthly) Nov. 5, 6 p.m. For youth in grades 4-6. Read, play, snack, and vote! Read MCBA (Massachusetts Children's Book Award) book nominations and vote for your favorite with all the other youth in the state! Please register.

Sing with Me, every Tuesday, 10:30 - 11 a.m. For ages 0-5. Drop-in.

Lego Build Challenge, every Wednesday, 12-5 p.m. Drop-in.

Online Gaming/Minecraft Club for YAs, every Thursday, 3:30-5 p.m. For ages 10-15. Drop-in, first come first served.

One-Time Programs

Spooky Stories for Teens, Thursday, Oct. 22, 6 pm. For ages 12-17. Please register.

Haunted House Making, Saturday, Oct. 24, 11 - 12:30 p.m. For ages 5-17. Drop-in.

Big Games Day, Monday, Oct. 26, 3:45 p.m. For ages 5-17 and families. Please register.

Pumpkin Decorating for Kids, Thursday, Oct. 29, 5:30 - 7 p.m. For ages 2-10. Please register.

Halloween Trick or Treat Scavenger Hunt, Friday, Oct. 30, and Saturday, October 31, all day. For youth of all ages. Drop-in.

Moveable Ninja Puppets, Saturday, Nov. 7, 11 a.m. For ages 5-17. Drop-in.

PJ Storytime, Tuesday, Nov. 10, 6:30 p.m. For ages 2-8. Wear your PJs, bring your stuffie and snuggle up to listen to a story. Please register.

Favorite Children's Books Scavenger Hunt, Thursday, Nov. 12, all day. For youth of all ages. Drop-in.

Paper Bag Turkey Luminaries, Saturday, Nov. 14, 1 a.m. For ages 3-17. Drop-in.

LOCAL from Page 3

representative from the company described himself as a tenant, leasing from the owner, John Garcia.

"What was on the property before?" asked Select Board member Anthony Alves.

"It was an auto body, a

detail shop and auto collision, or something like that," the tenant said.

Alves confirmed that the previous business already had cars on the property, indicating that the new business would be a minimal change. Select Board Chair Bill Rosenblum checked with Select Board members James Gennette and Tony

Sanches that they had no further questions, as well as for the sole abutter from the public.

"I just like that it's an industrial area already," said Gennette. "It fits where they are."

With no further discussion, the Select Board voted unanimously to approve the license.

STATE from Page 3

and \$100,000 in Beverly) compared with acquisition costs of \$2,500 in Cambridge, a local-control city. Compared to neighboring states, Massachusetts has fewer full-service restaurants per resident; matching the regional average could mean 490 additional restaurants, 9,500 jobs, \$311 million in annual wages, and \$56 million a year in state and local meals taxes.

The report recommends eliminating the state-imposed, population-based quota and establishing local control for on-premises liquor licensing; addressing the equity and wealth-access barriers created by the secondary market; and creating a statewide, public licensing data platform to increase

information access, equity, and transparency.

"We need a liquor licensing system that is transparent, fair, and gives all of our local businesses a shot at success," said DiZoglio. "You shouldn't need to have unlimited access to money and all of the right political connections to obtain a liquor license. We need to do better, and our report shines a light on how and why the system is falling short. Massachusetts does not have to choose between responsible alcohol regulation and economic opportunity. Both are possible. This study provides evidence-based insights to increase access and build a system that is more equitable, transparent, and responsive to all local entrepreneurs — regardless of their background, bank balance, zip code or political

connections."

The full report is available at <https://www.mass.gov/report/liquor-to-pour-access-equity-in-massachusetts-liquor-licensing>.



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IN THE CLASSROOM

Goodwin University students recognized

REGION – Two local students earned honors for their accomplishments over the summer at Goodwin University.

Ludlow’s Tara Santos earned a spot on Goodwin University’s Dean’s List for the summer 2026 semester.

Santos is one of 414 students to make the Dean’s List, reserved for students who demonstrate exemplary academic performance.

Dean’s List inclusion requires a student to earn a minimum 3.5 GPA (the equivalent of an A- average) during a given academic session. The student must also be enrolled in a minimum of six academic credits to qualify.

“Goodwin University congratulates Tara on making the Dean’s List and demonstrating such a high standard of excellence in the classroom and beyond,” read a statement released by the

university.

Additionally, Meghan Dumas earned a spot on the Goodwin University President’s List for the summer 2026 session.

Dumas, a student from Indian Orchard, is one of 294 students to make the President’s List, reserved for those who demonstrate exemplary academic performance.

Inclusion on the President’s List requires a student to earn a 4.0 GPA during a given academic session.

“Goodwin University congratulates Meghan on making the President’s List and demonstrating such a high standard of excellence in the classroom and beyond,” read a statement issued by the university.

Goodwin University is located in East Hartford, CT. To learn more about the university and its offerings, visit www.goodwin.edu.

INDIAN ORCHARD

Popular food festival returns Oct. 24

INDIAN ORCHARD – St. Gregory Armenian Apostolic Church will hold its 49th annual Armenian Food Festival on Saturday, Oct. 24.

The event will take place from noon-7 p.m. at 135 Goodwin St.

Admission and parking are free, food is available for dine-in and takeout, and a live Armenian band will play through the afternoon.

The festival runs rain or shine.

On the menu

Grilled on site: Lamb shish kebab, Losh kebab, Chicken kebab.

Kebab dinners are served with rice pilaf, salad, and pita. Losh sandwiches and spinach boereg are also available.

The pastry table will feature paklava, choreg, kourabia, kadayif, and bourma. Jars of homemade tourshi (traditional Armenian pickled vegetables) will be sold to take home.

Next year will mark the festival’s 50th, and organizers are already planning how to honor the volunteers who have carried it that far.

About the church

Founded in 1934, St. Gregory Armenian Apostolic Church has served Armenian families in western Massachusetts for more than 90 years. It remains both a spiritual home and a center of Armenian cultural life in the region, preserving Armenian heritage through worship, food, music and tradition while sharing it with the wider community.

Temporary Class of 2019 school records to be destroyed

Former students can get records from LHS Counseling Dept.

LUDLOW – Ludlow High School Class of 2019, temporary school

records will be destroyed on or about Dec. 31 unless claimed by individual former students.

The temporary record consists of all information in the student record, which is not contained in the transcript.

Such information may

include standardized test results, class rank, school sponsored extra-curricular activities, discipline records, immunization-health records and evaluations by teachers, counselors and other school staff.

Persons wishing to

claim their temporary school records may request them in writing to: Ludlow High School, Counseling Department, 500 Chapin St., Ludlow, MA 01056.

For more information, please call 413-589-9001 extension 2407.



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Lions in middle of back for state tourney



Kyleigh Johnson sets the ball up near the net.



Caitlyn Peczka sends a spike over the net.



Isabella Leutsch sends a spike at the opponent.

Madelyn Goncalves-Korny makes a set for the Lions.

LUDLOW – Last week, Ludlow High School girls volleyball split a pair of matchups, defeating Agawam 3-1 and then losing against Amherst 3-2. Ludlow, however, is in excellent position for both the Western Mass. and state tournaments. At 12-4, Ludlow is ranked No. 15 in Division 3. The Lions had two more matches scheduled this week, then awaits their seeding in the tournaments.



Olivia Slatton sends the ball away.

Turley photos by Gregory A. Scibelli

LEFT: Hayden Morin gets some height for spike.

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Ludlow girls battle to draw with Falcons

By Tim Peterson

Sports Correspondent

LUDLOW—Each of the previous five meetings between the Minnechaug Regional Lady Falcons and the Ludlow Lady Lions ended in a 1-0 decision.

When the two rivals met for the only time during the 2026 regular season, the Lady Falcons appeared poised to celebrate their third consecutive 1-0 victory over the Lady Lions.

Ludlow senior captain Valentina Molinari spoiled those hopes, scoring the game-tying goal with 19 seconds remaining in regulation.

The non-league match, which was held at the Ludlow Sports Complex last Tuesday night, ended in a 1-1 draw.

“Minnechaug is one of the better teams that we’ve faced this season. Scoring the game tying goal in my final game against them was a great feeling,” Molinari said. “I just took my time and stayed composed. Then I shot the ball without thinking very much about it.”

Molinari, whose father, Federico, coaches both the Western Mass. Pioneers and the New England Mutiny, had not scored a goal since the second game of the regular season, a 1-0 victory at

West Springfield. The senior co-captain scored five goals in her first varsity season as a sophomore and tallied four more goals as a junior.

Junior Geia Guzman was given the assist on the game tying goal.

Ludlow (6-4-4) and Minnechaug (8-1-3) used to battle each other twice during the regular season as members of the Coombs Division.

The Lady Lions, who joined the Kurty/Fielding Division a year ago, haven’t defeated the Lady Falcons (8-1-3) since posting a 1-0 win in their first



Stacy Barros makes her way up the field.



Morgan Vala tries to keep the ball from going over the sideline.



Turley photos by Gregory A. Scibelli

Valentina Molinari is pressured by an opposing player.

meeting of the 2024 campaign.

“We were really hoping to win this game, but a tie feels just as good,” added Molinari, who hasn’t made her college decision yet. “It was probably the biggest goal of my high school career. My father taught me everything that I know about soccer.”

The Lady Lions’ other senior captains are Maeve Carter, Payton Dersarkisian, and Maddy Riley, who was the starting goalie.

Riley also played a key role in the non-league con-

test by making a total of nine saves.

“We played really hard for the entire 80 minutes,” Riley said. “I was really hoping that we could score a goal and tie the score. I was so happy when Valentina scored that goal with 19 seconds left.

At most high school soccer matches, the clock is stopped with five minutes remaining in regulation.

The Ludlow Sports Complex scoreboard clock oper-

Please see **LUDLOW GIRLS**, page 9

Boys soccer edge by Pope Francis

By Tim Peterson
Sports Correspondent

LUDLOW—Following a non-league home win against Leominster High School on Sept. 29, the Ludlow boys’ varsity soccer team had a 5-2-1 overall record.

The second half of the regular season has been a little bit more challenging for the Lions. They slipped to 5-5-3 after a 2-1 loss to Smith Division rival Pope Francis at the Ludlow Sports Complex last Tuesday afternoon.

“This was another tough game for us, and we’re now at .500,” said longtime Ludlow head coach Greg Kolodziey. “We’ll need to win a couple of games to qualify for the state tournament. I think we have the talent to do it.”

The Lions, who entered this week’s action ranked 23rd in the MIAA Division 1 state power rankings, posted a 0-3-2 record and were outscored, 7-3 in their first five matches of October.

The top 32 teams in each of the five divisions automatically qualify for the state tournament, along with the other teams that finish the regular season with at least a .500 record.

Ludlow qualified for the Western Mass. Class A tournament last season, which was a quarterfinal loss at Minnechaug Regional, but they haven’t played in the state tournament match in two years.

The Lions 2024 campaign came to an end following a 3-0 loss at St. John’s (Shrewsbury) in the Division 1 quarterfinals on a very cold November evening. Four days earlier, they upset top-seeded Newton South, 1-0, in the round of 16. The only goal of that contest was scored by Thomas Wadas, who’s currently a sophomore member of the UMass men’s soccer team.

The Lions were the second ranked team behind Northampton in the 2026 Western Mass. Class A power rankings.

Pope Francis (12-1-8-1), who captured the Smith Division League title for the first time and are the top team in the Class B power rankings, squeaked out a 3-2 win over the Lions in the first match-up of the regular season.

According to Kolodziey, the Lions entered the second meeting against the Cardinals with a different game plan.

“We sat back a little bit more in the first meeting against them,” Kolodziey said. “We came at them a little bit more in today’s game. We were able to hang with them, but we came up one goal short.”

The visitors from Springfield had a scoring chance on a free kick taken by senior Jackson Cal-

Please see **BOYS SOCCER**, page 9

FAMILY
from Page 1

Dispatch Center personnel also provided information to guests. Meanwhile, members of the Ludlow CARES Coalition and the Celebrate Ludlow Committee were in attendance as well.

A final highlight of the event involved representatives from the Ludlow Health Department sharing information on public health and

emergency preparedness strategies.

Organizers thank all residents, officials, and community groups who supported the event. Ludlow High School students are also thanked for volunteering at the open house and distributing goodies to kids.

To learn more about upcoming events happening around town this fall, visit www.ludlow.ma.us.



Ludlow first responders welcome guests.



Members of the Ludlow Fire Department prepare for a demonstration.



Firefighters demonstrate rescue tools in action.



Ludlow High School students volunteer at the event.



Ludlow Police Sgt. Roxo with his son, Samuel.

Turley photos by Kevin Flanders

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BUSY
from Page 1

from 3-7 p.m. outside Ludlow Town Hall.

Held rain or shine, the event will include crafts, hot cocoa, popcorn, several local vendors, visits with Santa, photo opportunities, visits with superheroes, and plenty of other family activities.

“We’ll have a couple of food trucks on hand, and fresh kettle corn will be made and sold,” Collette added. “Boomer, the mascot from the Springfield Thunderbirds, will be having fun with the kids.”

The program will also include a Ludlow Hockey Association shootout; local Scouts selling wreaths and tending to burn barrels to keep guests warm; Christmas caroling from several youth groups; and a performance from the Saloio Family Band.

Additionally, the Ludlow High School chorus will lead children in a wide selection of Christmas carols.

Guests will also have an opportunity to buy an ornament for the Christmas tree (\$5 each). The ornament will be hand-painted with your name on it, or in memory of a loved one. It will then be placed on the tree for all to see.

“We are also very pleased to partner with the Ludlow Rotary, where they will be

collecting new unwrapped toys for the Toys for Tots program,” Collette said. “There will be many locations for dropoffs in town, and the U.S. Marines will be on hand with their 7-ton truck to gather the toys collected.”

Please bring your unwrapped toys with you to the event. Everyone who brings a toy for the Toys for Tots collection will receive a ticket for a chance to win a gift basket.

At approximately 4 p.m., Santa will arrive on a Ludlow Fire Department truck, led by the Ludlow Police Department.

At 6 p.m., the tree lighting will take place.

Several local organizations, departments, and other entities are thanked for their support of the tree lighting program, including the Town of Ludlow, Celebrate Ludlow, the Ludlow Police and Fire Departments, Ludlow Rotary, Ludlow CARES Coalition, Ludlow Hockey Association, The SGT Joshua Desforges VFW Post 3236, Ludlow American Legion Post 52, Ludlow Boys and Girls Club, and PLAYNOW! toy store.

All activities at the tree lighting program are scheduled to take place outdoors, so please remember to bundle up for a fun evening.

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LUDLOW GIRLS
from page 7

ator kept the clock running, which allowed the players and the fans to know exactly how much time was left in the match without having to rely on the referees.

Ludlow head coach Amanda Nacsin was unavailable for comment following the contest.

While the Lady Lions players celebrated their last second tying goal, it was a disappointing outcome for the Lady Falcons and their supporters.

“We held the lead with less than a minute remaining and we should’ve won tonight’s game,” said Minnechaug head coach Nundi Goncalves, who graduated from Ludlow High School.



Madelyn Riley takes the free kick.

“We had a lot of opportunities. We had one breakdown and they capitalized on it. You can throw the records out the window whenever we face Ludlow because this has always been a big rivalry game. All the players know each other.”

The Lady Falcons took a 1-0 lead during the 12th minute of the first half when senior Addison Derosia sent a pass into the box where senior Isabella Usher headed the ball into the net past Riley.



Turley photos by Gregory A. Scibelli

Rhiley Comeau sends a pass by a defender.

“That was a fantastic scoring play,” Goncalves said.

“It’s something that we always work on at practice. We had several other scoring chances, but we couldn’t capitalize on them.”

The Lady Falcons other seniors, who played against the Lady Lions for the final time on the soccer field, are Paige Holt, Carson Humphries, Katelyn Hoar, Makenna Sacco, and Ainsley Holden.

Minnechaug, who posted a 2-0 home shutout versus Coombs Division rival Belchertown two days later, entered the final week of the regular season as the fifth ranked team in the MIAA Division 2 state power rankings. They were also ranked second behind Pope Francis in the Western Mass. Class A power rankings.

Ludlow was ranked 20th

in the Division 3 state power rankings and seventh in the Class B rankings.

The pairings for the Western Mass. tournament are scheduled to be released on Friday.

BOYS SOCCER from page 7

heno during the 14th minute of the opening half, but Ludlow senior goalie Nick Dion made an outstanding save keeping the contest scoreless.

Two minutes later, Calheno lined another free kick into the right corner of the net giving the Cardinals a 1-0 advantage.

Dion finished the match with eight saves, which kept his team within striking distance.

“Nick is a very good senior leader and he’s a big guy,” Kolodziej said. “We always rely on him to make the big saves.”

With less than five remaining in the opening half, Ludlow senior Evan Dias chipped a shot into the right corner past junior goalie Max Graham (4 saves) tying the score at 1-1. Freshman Alex Linna was credited with the assist.

Dias, who’s also an outstanding hockey player, has scored a team-leading nine goals this fall.

The score was still tied four minutes into the second half when a shot taken by Linna bounced across the front of the goal.

Pope Francis retook the lead again during the 67th minute when senior Gavin Grandmont fired a low shot into the back of the net.

Ludlow only had a couple of scoring chances during the final twenty minutes of regulation.

The Lions did celebrate a 4-1 home victory over Belchertown in their final league game last Thursday night. Ludlow’s four goals scorers in that match were junior Anthony Schuko, junior Dylan Southall, junior Desmond Danso, and Dias.

Ludlow was scheduled to host Minnechaug Regional on Monday night before closing out the regular season by making the trip north Amherst High School on Wednesday night. If the Lions can win both of those matches, they’ll clinch a berth in the Division 1 state tournament.

CARES from Page 1

ceived a visitation from Peter Leonczyk and Jillian Parent of the Board of the Ludlow CARES Coalition to talk about Red Ribbon Week, which is scheduled for Oct. 23-31. The week-long annual event promotes substance misuse awareness and prevention in the community.

“Most of you are very familiar with Red Ribbon Week,” Leonczyk said. “This year’s theme is ‘Make a Difference and Be a Hero; Stay Drug-Free,’ so we’re really excited about this year’s theme. The schools have embraced this theme not only during Red Ribbon Week, but throughout the school year, so we see this superhero theme being used throughout the year.”

Leonczyk gifted the committee a set of “drug-free pops,” which he said would be handed out through Red Ribbon Week. Parent, who is chairing this year’s Red Ribbon Week, described the events that will make up the week’s festivities.

On Oct. 18, the CARES Coalition partnered with the boys’ soccer team to hang red ribbons around town. Parent said the Coalition has been collaborating with the local schools as well, and credited Principal Christine Limoges of East Street Elementary School, Principal Nikki Reed of Harris Brook School, Assistant Principal Jessica Torres at Paul R. Baird Middle School and Principal Lisa Nemeth at the High School to put together a wishlist of promotional items that will be held out during Red Ribbon Week and Spirit Week.

“We also are bringing Higher Impact Entertainment here to the elementary schools,” Parent said, describing Higher Impact as “a high-energy interactive presentation for the students.”

“There are going to be two performances held at Harris Brook, and one performance that is going to be held at East Street,” Parent

said. “The presentation that they’ll be providing here is called their Be SUPER program, which stands for Safe, United, Power, Empath, and Rise, which all reflect the mission of Ludlow CARES as well as Red Ribbon Week as a whole.”

Parent said that the Michael J. Dias Foundation will speak at the high school, and the Coalition is working with Principal Torres to hold a presentation addressing drug misuse and vaping at the middle school.

“We just want to encourage everyone on the board and any parents to have conversations with their kids about drug prevention and awareness and what Red Ribbon Week stands for,” Parent said. “We encourage everyone to have those conversations, wear red, be a hero, and make healthy choices.”

Leonczyk said that Red Ribbon Week is a way for the Coalition to kick off its year after taking a break over the summer.

“We’re excited to continue to collaborate and partner with the schools,” Leonczyk said. “We recently funded and installed a Buddy Bench out back; not that it’s Red Ribbon Week themed, but it’s an engaging and community-building sort of project, and we’re really excited to provide that for those schools.”

Leonczyk said that the Coalition purchased THC Simulation Goggles, which were provided to the Health Department at the high school.

“These are new,” Leonczyk said. “In the past they’ve used ‘alcoholic goggles,’ I guess you could say, so this is a different ask from their department, and we were very willingly able to fund that as well.”

The CARES Coalition will be at the Trunk-or-Treat event on Friday, Oct. 30 at the Boys and Girls’ Club, where they will hand out candy and Red Ribbon Week from a superhero-themed trunk. Members of the

School Committee expressed

“I know that a lot of planning goes into this,” said Bowler. “As the school district, I appreciate being involved. You guys give a lot to this district and I appreciate that.”

Committee member Jeffrey Laing said that he has seen CARES present to the committee every year for the 10 years he has been on the committee.

“I don’t know what other towns do, but I can’t imagine that they’re as fortunate as we are to have such devoted people to do these things for our children,” Laing said. “I thank you for what you do.”

Committee member Jeffrey Stratton echoed Laing’s comments, saying, “It’s great to have such a strong group working to help our kids and the town in general.”

“It just seems like it’s getting better and better,” said Committee Vice-Chair Amanda Coddling. “I think it’s great, abutting the Halloween season, it’s bringing a lot of excitement that week to the town.”

The School Committee will meet again on Tuesday, Oct. 27.

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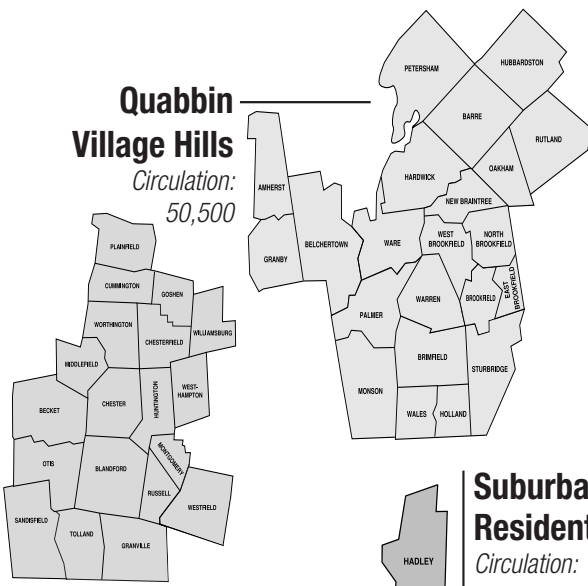
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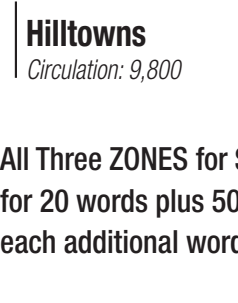
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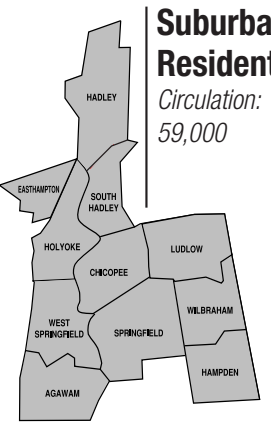
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PUBLIC NOTICES

**NOTICE OF SALE
NOTICE OF
MORTGAGEE’S SALE OF
REAL ESTATE**
**Premises: 304 Main Street,
Indian Orchard, MA 01105**

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Alycar Investments, LLC to Mortgage Electronic Registration Systems, Inc. as nominee for Loan Funder LLC, Series 59624, dated August 28, 2023, and recorded with the Hampden County Registry of Deeds in Book 25140, Page 535, of which mortgage the undersigned is the present holder by assignment of mortgage from Mortgage Electronic Registration Systems, Inc. as nominee for Loan Funder, LLC Series 59624 to Athene Annuity and Life Company, dated March 27, 2025, and recorded with said Registry in Book 25806, Page 460, for breach of the conditions of said mortgage and for the purpose of foreclosing the same will be sold by **Public Auction** at 10:00 o’clock A.M. on the 17th day of November 2026 at the mortgaged premises located at 304 Main Street, Indian Orchard, Hampden County, Massachusetts, all and singular the premises described in said mortgage, To wit: The land in Indian Orchard, Springfield, Hampden County, Massachusetts bounded and described as follows: New Parcel “A” as shown on plan entitled “plan of Land, Main and Centre Sts., Indian Orchard, Mass, for J. Alfred St. Pierre and Levis J. St Pierre, Dec.1981, Smith Associates,” which plan is recorded in Hampden County Registry of Deeds in Book of Plans 201, Page 45. Said Parcel is more particularly bounded and described as follows:

Beginning at a point in the southerly line of Centre Street, which point is located at the northeasterly corner of land now or formerly of Bengele; thence running N. 69° 59’ 41” E. a distance of one hundred eleven and 82/100 (111.82) feet to a point at the northwesterly corner of Parcel “B” on said plan; thence running S. 7° 30’ 41” W. a distance of two hundred fourteen and 90/100 (214.19) feet along said Parcel “B” to a point in the northerly line of Main Street; thence running N 82° 20’ 19” W. A distance of ninety-eight and 66/100 (98.66) feet along said northerly line of Main Street to a point; thence running N. 7° 31’

41” E A Distance of one hundred sixty-two and 98/100 (162.98) feet along said land now or formerly of Bangle to the point of beginning. The improvements thereon being known as 304 -306 Main Street, Springfield, Massachusetts - 01105.

Premises to be sold and conveyed subject to and with the benefit of all rights, rights of way, restrictions, easements, covenants, liens or claims in the nature of liens, improvements, public assessments, any and all unpaid taxes, tax titles, tax liens, water and sewer liens and any other municipal assessments or liens or existing encumbrances of record which are in force and are applicable, having priority over said mortgage, whether or not reference to such restrictions, easements, improvements, liens or encumbrances is made in the deed.

TERMS OF SALE: A deposit of **Ten Thousand Dollars (\$10,000.00)** by certified or bank check will be required to be paid by the purchaser at the time and place of sale. High bidder to sign written memorandum of sale upon acceptance of the high bid. The balance of the purchase price is to be paid by certified or bank check at Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530, within thirty (30) days from the date of the sale. Deed will be provided to purchaser for recording upon receipt in full of the purchase price. In the event of an error in this publication, the description of the premises contained in said mortgage shall control.

Other terms, if any, to be announced at the sale.

Athene Annuity and Life Company
Present holder of said mortgage
By its Attorneys,
Friedman Vartolo LLP
1325 Franklin Avenue,
Suite 160
Garden City, NY 11530
10/21, 10/28, 11/04/2026

**Commonwealth of
Massachusetts
The Trial Court
Probate and Family Court
Hampden Division
Docket No.
HD26P2109EA
Estate of:
Simone M. Monteiro
Date of Death:
August 17, 2026
INFORMAL PROBATE
PUBLICATION NOTICE**

To all persons interested in the above captioned estate, by Petition of Petitioner **Chris Monteiro of Southport, CT**

a Will has been admitted to informal probate.

Chris Monteiro of Southport, CT has been informally appointed as the Personal Representative of the estate to serve **without** surety on the bond.

The estate is being administered under informal procedure by the Personal Representative under the Massachusetts Uniform Probate Code without supervision by the Court. Inventory and accounts are not required to be filed with the Court, but interested parties are entitled to notice regarding the administration from the Personal Representative and can petition the Court in any matter relating to the estate, including distribution of assets and expenses of administration. Interested parties are entitled to petition the Court to institute formal proceedings and to obtain orders terminating or restricting the powers of Personal Representatives appointed under informal procedure. A copy of the Petition and Will, if any, can be obtained from the Petitioner.

10/21/2026

**Commonwealth of
Massachusetts
The Trial Court
Probate and Family Court
Hampden Probate and
Family Court
50 State Street
Springfield, MA 01103
(413)748-7758
Docket No.
HD26P2219EA
Estate of:
Ronald Anthony Ruell
Date of Death: 10/10/2024
CITATION ON PETITION
FOR FORMAL
ADJUDICATION**

To all interested persons:
A Petition for **Formal Appointment of Personal Representative** has been filed by **Michelle C Ruell of Indian Orchard, MA** requesting that the Court enter a formal Decree and Order and for such other relief as requested in the Petition.

The Petitioner requests that **Michelle C Ruell of Indian Orchard, MA** be appointed as Personal Representative(s) of said estate to serve **Without Surety** on the bond in **unsupervised administration**.

IMPORTANT NOTICE
You have the right to obtain a copy of the Petition from the Petitioner or at the Court. You have a right to object to this proceeding. To do so, you or your attorney must file a written appearance and objection at this Court before: 10:00 a.m. on the return day of 11/13/2026. This is NOT a hearing date, but a deadline by which you must file a written appearance and objection if you object to this proceeding. If you fail to file a timely written appearance and objection followed by an affidavit of objections within thirty (30) days of the return day, action may be taken without further notice to you.

**UNSUPERVISED
ADMINISTRATION UNDER
THE MASSACHUSETTS
UNIFORM PROBATE CODE
(MUPC)**

A Personal Representative appointed under the MUPC in an unsupervised administration is not required to file an inventory or annual accounts with the Court. Persons interested in the estate are entitled to notice regarding the administration directly from the Personal Representative and may petition the Court in any matter relating to the estate, including the distribution of assets and expenses of administration.

WITNESS, Hon. **Claudine T. Stouemire**, First Justice of this Court.

Date: October 16, 2026
Rosemary A Saccomani,
Register of Probate
10/21/2026

**Town of Ludlow
LEGAL NOTICE**
The Select Board of the Town

of Ludlow will conduct a public hearing on **Tuesday, November 3, 2026, at 6:45 p.m.** in the Select Board’s Conference Room, Town Hall, 488 Chapin Street, Ludlow, MA. The hearing has been scheduled for the proposed adoption of percentages of the local tax levy to be borne by each class of real and personal property for the taxable year ending June 30, 2027.

The Board of Assessors will be available at this hearing to provide information and data relevant to the fiscal effect of “Classification and Taxation of the Property According to Use”

William Rosenblum, Chair
Ludlow Select Board
10/21, 10/28/2026

**Please check
the accuracy of
your legal notice
prior to submission (i.e., date,
time, spelling).
Also, be sure
the requested
publication date
coincides with
the purpose of the
notice, or as the
law demands.
Thank you.**

NOTICE

ERRORS: Each advertiser is requested to check their advertisement the first time it appears. This paper will not be responsible for more than one corrected insertion, nor will be liable for any error in an advertisement to a greater extent than the cost of the space occupied by the item in the advertisement.

The Ludlow Register OBITUARY POLICY

Turley Publications offers two types of obituaries.

One is a free, brief **Death Notice** listing the name of deceased, date of death and funeral date and place.

The other is a **Paid Obituary**, costing \$275, which allows families to publish extended death notice information of their own choice (with a word limit of up to 500 words) and may include a photograph. **Death Notices & Paid Obituaries** should be submitted through a funeral home to: obits@turley.com.

Exceptions will be made only when the family provides a death certificate and must be pre-paid.



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201 East Street, Ludlow, MA 01056
www.ludlowmemorialcompany.com ❖ 413-589-7564

COMEDY from Page 1

ty members supported the fundraiser through sponsorships, as well as raffle and auction donations.

The entertainment lineup for the event featured performers scheduled by FunnyRaising Comedy Shows. Comedians included Jess Miller, Jody Sloane, and Max Dolcelli.

“Thank you so much to everyone who came out and supported this incredible organization. You were so fun,” Miller posted to social media following the event. “Thank you, Ludlow Country Club, for hosting.”

Feed the Kids is a local nonprofit group consisting of

volunteers from throughout the Pioneer Valley who are committed to ensuring that children in the region don’t go hungry.

Through its annual charity golf tournament and auction, the group raises additional funds to support the efforts of local organizations.

To learn more about the group and how you can help local kids in need, visit www.feedthekidsgolf.com.

For more information about FunnyRaising Comedy Shows and its efforts to give back to the community, check out www.funny-raising.com. The group has supported fundraisers across western Massachusetts.

VOTING from Page 1

but two distinct, separate pages, so you need to make sure that you’re taking a look at all of that and when you’re submitting it in the ballot machine, you need to insert two pages, not just one, as is usually typical.”

The board also received a number of applicants to be appointed as Election Workers. A motion was made to appoint the first and second candidates on the list, and Alves noted that two of the other applicants were not town residents.

Select Board member Manuel Silva deferred to the submissions by the Town Clerk, but member James Gennette pointed out that there was no stamp from the Town Clerk’s office, and so the board had no indication that the Clerk had received the applications.

“I think the process needs to be adhered to,” Gennette said. “Especially in today’s day and age.”

The board elected to wait for confirmation from the Town Clerk to verify that she reviewed the applications and that the town can appoint election workers that live in different municipalities. The board voted unanimously to refer the Election Worker appointments to the Town Clerk.

An exception was made for the application by Kacey Bailey, whose application was filed with a letterhead from the Clerk’s office, and who was confirmed as a resident in town.

If you have any further questions about registering for, voting in, or working as an Election Worker for the upcoming elections, you can call Town Hall at 413-583-5600.

Church DIRECTORY

**THE CHURCH OF JESUS CHRIST
OF LATTER DAY SAINTS**
584 West St., Ludlow
413-583-8454
Sunday services
Sacrament Meeting 10- 11 A.M.
Sunday school for adults,
Young single adults(18-30) and teens (11-18)
1st & 3rd Sunday of
the month from 11-12 noon
Adult Religious/Marriage and Parenting
for Women- 2nd & 4th Sunday of the month
from 11-12 noon
Adult Religious/Marriage and Parenting
for Men- 2nd and 4th Sunday of the month
from 11-12 noon
Classes for Single Adults(18-30)
2nd & 4th Sunday
of the month -11- 12 noon
Classes for Young Men(11-18)
2nd & 4th Sunday
of the month 11-12 noon
Classes for Young Women (11-18)
2nd & 4th Sunday of the month - 11-12 noon
Children’s classes: Sunday school & singing time
every Sunday(3-10) 11- 12 noon
Nursery providedfor ages 18 month- 3 yr

CHRIST THE KING CHURCH
41 Warsaw Ave., Ludlow
413-583-2630
Pastor Rev. Raymond A. Soltys
Saturday Vigil Masses – 5 p.m. and 6:30 p.m.
Sunday Masses – 7:30 a.m.; 8:45 a.m. (Polish);
10 a.m. and 11:15 a.m.
Sunday Evening Mass – 5:30 p.m.

IMMACULATE CONCEPTION CHURCH
25 Parker St, Indian Orchard,
413-543-3627
Very Rev. Piotr Calik
Office Hours: Monday, Tuesday, Wednesday,
Thursday, 9 a.m. —1 p.m.
CLOSED FRIDAY
MASS SCHEDULE
Monday 8 a.m.
Tuesday 8 a.m.
Wednesday No Mass
Thursday 6 p.m.
Friday 6 p.m.
Saturday 4 p.m.
Sunday 8:30am (English) 10:15 a.m. (Polish)
Confessions: Saturday - 3:15 - 4 p.m.

ST. ELIZABETH PARISH
191 Hubbard St., Ludlow
413-583-3467
Pastor – Rev. Msgr. Homer P. Gosselin
In Residence – Rev. Norman Bolton
Deacons: Normand Grondin, Keith Davies
Office Hours: Monday - Friday 8 a.m. - 4 p.m.
Visit our website at www.stelizabethludlow.org
Like us on Facebook Check out our Parish App
Wednesday, Oct. 21 – Daily Mass – 7:30 a.m. (C),
Holy Mother Choir – 4:30 p.m. (C)
Thursday, Oct. 22 – Daily Mass – 7:30 a.m. (C)
Friday, Oct. 23 – Daily Mass – 7:30 a.m. (C)
Saturday, Oct. 24 – Men’s Ministry - 7:30 a.m. (JR),
Confessions – 2:30 p.m. (C),
Saturday Vigil Mass 4 p.m. (C)
Sunday, Oct. 25 – Sunday Masses at 7:30 a.m.,
9:15 a.m., 11 a.m., 5 p.m. (C), Faith Formation Pre
K-Gr. 2 - 10:15 a.m. (FLBH), Lifeteen – 6 p.m. (ER)
Monday, Oct. 26 – Daily Mass – 7:30 a.m. (C),
Faith Formation Gr 3-5 – 4:30 p.m. (FLBH),
Faith Formation Gr 6-8 – 6:30 p.m. (FLBH)
Tuesday, Oct. 27 – Daily Mass - 7:30 a.m. (C),
Middle School Youth Ministry – 3:30 p.m. (ER),
St. Rita Choir Rehearsal – 6:30 p.m. (C),
Bereavement Support Group – 6:15 p.m. (ER)

ORCHARD COVENANT CHURCH
95 Berkshire Street
Indian Orchard, MA 01151
413-543-4204
Revs. Karen and Nick Munn, pastors
Sunday School for all ages, 9:45 a.m.
Worship in person, 11 a.m.
Or watch our livestream.
See our website for more information:
orchardcovenant.org.

**STS. PETER AND PAUL UKRAINIAN
CATHOLIC CHURCH**
45 Newbury St.
Ludlow, MA 01056
Phone: 413-583-2140
Pastor: Father Andriy Krip
Liturgy schedule:
Wednesday 9 a.m., Friday 9 a.m.
Rosary for Peace in Ukraine
on Wednesday at 6 p.m.

OUR LADY OF FATIMA PARISH
438 Winsor St., Ludlow
413-583-2312
Father Pedro DeOliviera
Office hours: Monday - Thursday 9:00 a.m.
to 5:00 p.m., closed 1:00 p.m.-2:00 p.m.
Sunday Masses – 9 a.m. (Portuguese);
11 a.m. (English)
Monday and Wednesday Morning
Masses – 8:30 a.m. (Portuguese)
Tuesday and Friday Masses – 5:30 p.m.
(Portuguese)
Saturday Vigil Mass – 4 p.m. (English)
First Saturday of the Month – 8:30 a.m.
For more information, visit
ourladyoffatimaparish.org.

FAITH COMMUNITY CHAPEL
A Church of the Nazarene
485 East Street, Ludlow
(413) 583-7875
Email: FCCPastorLisa@gmail.com
Lead Pastor: Rev. Lisa Morrison
Associate Pastor: Gary Coombs
Sunday Morning Discipleship Groups
meet at 9:45am
Worship service meets at 11am
OTHER MEETINGS
Tuesdays: Zoom Bible Study 7pm
Fridays: After School Club for Children 5pm
AA Group 7pm

FIRST CHURCH IN LUDLOW
859 Center St. Ludlow
413-583-3339 office
Office hours Monday & Wednesday 10 am to 2 pm
Reverend Darcy Borden, Pastor
413-285-3069

Call her at other times to make an appointment
Sunday Worship at 10 am alternating weekly with
Grace Union Church, Wilbraham
Check our Facebook page or website for the
schedule of worship and events
<https://www.facebook.com/firstchurchludlow>
Website: www.ludlowfirst.com





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- Structural Pruning
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- Storm Damage
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