

# Seminars to help manage finances

GFA Federal Credit Union recently announced that it will conduct a series of no-cost seminars covering topics to help people better manage their finances in the challenging economic environment.

The seminars are open to the public and are offered in four local libraries. The seminar schedule is as follows:

**Stevens Memorial Library**  
20 Memorial Drive, Ashburnham  
Mondays, 6 to 7 p.m.

Oct. 19: Budgeting: Getting the Most Out of Your Budget

Oct. 26: Checking: The Ins and Outs

Nov. 2: Understanding Your Credit Score

Nov. 9: Credit Cards & Loans: The Fine Print Revealed

**Fitchburg Public Library**  
610 Main St., Fitchburg  
Wednesdays, 5:45 to 6:45 p.m.

Oct. 21: Budgeting: Getting the Most Out of Your Budget

Oct. 28: Checking: The Ins and Outs

Nov. 4: Understanding Your Credit Score

Nov. 18: Credit Cards & Loans: The Fine Print Revealed

**Levi Heywood Memorial Library**  
55 West Lynde St., Gardner.

Saturdays, 11:30 a.m. to 12:30 p.m.

Oct. 17: Budgeting: Getting the Most Out of Your Budget

Nov. 7: Checking: The Ins and Outs

Nov. 14: Understanding Your Credit Score

Nov. 21: Credit Cards & Loans: The Fine Print Revealed

**Ingalls Memorial Library**  
203 Main St., Rindge, N.H.

Thursdays, 7 to 8 p.m.

Oct. 15: Budgeting: Getting the Most Out of Your Budget

Oct. 22: Checking: The Ins and Outs

Oct. 29: Understanding Your Credit Score

Nov. 5: Credit Cards & Loans: The Fine Print Revealed

The seminars are part of GFA's Member Assistance Program, which is designed to help its members plot a course through these challenging economic times. Visit [gfafcu.com](http://gfafcu.com) for information.

# Community Foundations taking grant applications

The Community Foundation of North Central Massachusetts and the Greater Lowell Community Foundation (Community Foundations) are accepting applications for grant funding from the Nashoba Valley Community Healthcare Fund through Nov. 2.

The fund's purpose is to advance the community health of residents in 13 communities: Ashby, Ayer, Bolton, Dunstable, Groton, Harvard, Lancaster, Littleton, Lunenburg, Pepperell, Shirley, Townsend and Westford.

"Grant awards will range from \$5,000 up to \$20,000 and should be appropriate to the scale of the project and

demonstrate a wise and prudent use of funds," said Phil Grzewinski, president of the Community Foundation of North Central Massachusetts.

According to Jocelyn Mendosa, deputy director of programs and services of the Greater Lowell Community Foundation, priority will be given to proposals pertaining to: prevention of health problems, access to health care, elder health, youth and adolescent health, mental health or use of technology.

Additional information, such as the application and award process, is available at [www.cfnm.org](http://www.cfnm.org) or [www.glcfoundation.org](http://www.glcfoundation.org).



## Show time

The full cast of *Forbidden Broadway* takes a break from a rehearsal to pose for pictures. The play opened Oct. 2 at Mount Wachusett Community College.



From left, Rachael Phaneuf of Holden, Jill Williams of Ware and Melissa Gates of Fitchburg sing a song from *Mamma Mia!* during a production of *Forbidden Broadway*.



SENTINEL & ENTERPRISE PHOTOS/ CHARLES STERNAIMOLO

During an intermission for *Forbidden Broadway* at Mount Wachusett Community College, Gay Houghton and Katie Houghton do some fundraising for the Oakmont-Overlook Marching Spartans.

# Applewild to launch campaign at the fair

Plans will be unveiled for a \$7.5 million capital campaign at the Applewild School on Saturday during the school's annual Harvest Fair in Fitchburg.

David Stone, president of the Applewild's board of directors; Chris Williamson, head of school; and William Aubuchon IV, chairman of the school's Building Committee, will announce the campaign at 11 a.m.

Other members of the Campaign Steering Committee, Building and Design Team and Concept Committee will be in attendance, including Walter Bennett of Bennett Building Corp. and Daniel Quaille, of Lincoln Architects, LLC, in Winchester.

There will also be a dedication of the newly renovated wood shop, courtesy of the Theodore and Kim Goodnow family and Woodmeister Master Builders. The ceremony will begin at 11:30 a.m., with a tour of the new facility immediately following.

Applewild's Harvest Fair activities will be ongoing throughout the day from 10 a.m. to 4 p.m. at the Fitchburg school. Guests can enjoy a variety of child-centered games and activities, raffles, an apple pie contest, and lots of good food.

# Leominster's library benefits from Wal-Mart Foundation grant

LEOMINSTER — The Leominster Public Library's Robert Cormier Center for Young Adults recently received a grant from the Wal-Mart Foundation in the amount of \$1,000. The money will be used for programs for young people in

grades 7 through 12.

The library's nationally recognized teen center, dedicated in 2002 in memory of author Robert Cormier, has a long history of providing outstanding service to teenagers. The Cormier Center provides

popular materials in a variety of formats and hosts many programs throughout the year, including a Manga and Anime Club, Friday night video games, book discussion groups, a teen magazine, a summer reading program and more.