

RETIREMENT ■ from page 5

your accounts, and annual contribution limits. In addition, your financial consultant can guide you on investing the funds in your accounts based on your age, how much money you need, and when you plan to retire.

After determining how much money you will need and deciding on a retirement plan, start a budget that includes your monthly savings for retirement. Be sure that your monthly savings will help you reach your goals. If you need more guidance on budgeting, check out BBB's tip on 10 things to help you create a budget and stick to it.

Remember to check in on your savings and budgets often to ensure you are still on track to reach your retirement goals. Recent life events like getting a new job or a promotion, losing a job, starting a family, or receiving an inheritance can impact your spending and saving goals. Re-evaluate your situation annually and adjust your budgets as needed. As you approach retirement, your financial consultant may adjust your fund investments to ensure you meet your goals.

Are you looking for assistance with the retirement planning process? Finding the right financial consultant for retirement planning can be one of your most important decisions. Suppose your consultant will be helping you open savings accounts and manage investments. In that case, you'll need to share your financial and personal information with them, like your bank account numbers and social security number. Therefore, you must find someone you can trust.

Always look for the BBB Seal when searching for a financial consultant. BBB Accredited Businesses adhere to the BBB's Standards for Trust and have committed to operating with your best interests in mind.

Should I Have a Lumpectomy or Mastectomy?

Questions answered by a breast surgeon and which you can use in discussions with your own doctors

SPRINGFIELD – Should you have a mastectomy or lumpectomy? That's a question that can only best be answered in consultation with your breast cancer team. There are many questions to ask your doctor, here are just a few along with some general answers from Dr. Jesse Casaubon of Baystate Surgical Oncology and Breast Specialists.



Dr. Jesse Casaubon

Q: What is a mastectomy, what are the pros and cons of mastectomy and what can be expected after surgery such as restrictions, recovery time, and more?

A: A mastectomy is a procedure that removes all of the breast tissue and is typically compared to lumpectomy which involves removal of the infected area only but leaves the remainder of the breast tissue intact.

There are many pros and cons but the important thing to note is that for breast cancer, either option is effective, assuming that the patient is a candidate for lumpectomy (for example some women have cancer that has spread throughout multiple areas of the breast and require mastectomy/are not candidates for lesser surgery). By effective I mean that the survival between the two is exactly the same. There is a slightly lower risk of having the cancer come back when someone chooses mastectomy, however, if they choose lumpectomy and the cancer returns, it typically recurs within the breast and the patient would then be a candidate for mastectomy which is likely why the survival is the same between the two. Unfortunately, mastectomy is a

much larger procedure that is associated with a higher risk of bleeding and infection. It also will permanently change how the chest feels and looks.

Q: What are the different types of mastectomies?

A: There are different types of mastectomies. The most basic mastectomy is called a total mastectomy and involves removing the breast and most of the overlying skin so that

the chest wall looks flat afterward. Other variations of the mastectomy involve leaving skin, or sometimes even leaving the nipple and areola so that a plastic surgeon can perform reconstruction or rebuilding of the breast

Q: Will I be a candidate for breast reconstruction?

A: Many women are candidates for breast reconstruction though it is important to note what things make reconstruction riskier such as uncontrolled diabetes and smoking. Only the plastic surgeon can decide after discussing with you.

Q: What is a lumpectomy and what are the pros and cons of lumpectomy and what can be expected after surgery such as restrictions and recovery?

A: Lumpectomy is typically a less intensive/invasive procedure and the recovery is quicker. Everybody is different but usually within a week or so people are feeling close to normal. It is important to recognize that it takes a long time to get completely back to normal with any procedure. Mastectomy takes longer typically, often we will tell people it will be weeks until they are feeling almost

like normal.

Q: Are there different types of lumpectomies?

A: Yes. It is typically just related to how much tissue needs to be removed compared to how much is being left behind and what will need to be done to the tissue that is being left behind so that it looks good.

Q: What will my breast look like after a lumpectomy?

A: Your breast should look relatively similar after lumpectomy to what it did before lumpectomy.

Q: What are the determinants you consider when suggesting one over the other?

A: We typically recommend that women who are candidates for lumpectomy undergo the procedure instead of mastectomy given the survival is the same and the procedure itself is much better tolerated. It is important to note that there are studies looking at quality of life after these 2 surgeries and that it is almost always better (quality of life after surgery is almost always higher) for patients who are able to preserve their breast.

Q: Depending upon the procedure I choose, will I need additional treatment?

A: One of the main downsides of lumpectomy is that often, radiation is recommended which will help decrease the chance of the cancer coming back in the breast. This is one of the reasons why many women elect to remove the breast entirely.

For more information on breast cancer surgery at Baystate Health visit: <https://www.baystatehealth.org/services/cancer/treatment/surgery/breast-surgery>.

Public Notices

**Commonwealth of Massachusetts
The Trial Court
Hampden Probate and Family Court
50 State Street
Springfield, MA 01103
Docket No. HD24P1137GD
In the interests of
Amiyah Shae Boone
of Feeding Hills, MA
Minor**

**NOTICE AND ORDER:
Petition for Appointment
of Guardian of a Minor
NOTICE TO ALL
INTERESTED PARTIES**

1. Hearing Date/Time: A hearing on a Petition for Appointment of Guardian of a Minor filed on **05/23/2024** by **Susan N Hitchcock** of Feeding Hills, MA will be held **06/25/2024 08:30 AM** **Guardianship of Minor Hearing**. Located: **50 State St, 4th Floor, Springfield, MA 01103**.

2. Response to Petition: You may respond by filing a written response to the Petition or by appearing in person at the hearing. If

you choose to file a written response, you need to:

File the original with the Court; and

Mail a copy to all interested parties at least five (5) business days before the hearing.

3. Counsel for the Minor: The minor (or an adult on behalf of the minor) has the right to request that counsel be appointed for the minor.

4. Counsel for Parents: If you are a parent of the minor child who is the subject of this proceeding you have a right to be represented by an attorney. If you want an attorney and cannot afford to pay for one and if you give proof that you are indigent, an attorney will be assigned to you. Your request for an attorney should be made immediately by filling out the Application of Appointment of Counsel form. Submit the application form in person or by mail at the court location where your case is going to be

heard.

5. Presence of the Minor at Hearing: A minor over age 14 has the right to be present at any hearing, unless the Court finds that it is not in the minor's best interests.

Date: February 27, 2024
Rosemary A. Saccomani
Register of Probate
06/06/2024

**Commonwealth of Massachusetts
The Trial Court
Hampden Probate and Family Court
50 State Street
Springfield MA, 01103
Docket No. HD21P1267PM
In the matter of:
Frank S DREWNIAK, Jr.
Of: Agawam, MA
Protected Person/Disabled Person/Respondent
CITATION GIVING
NOTICE OF
CONSERVATOR'S
ACCOUNT**

To the named Respondent and all other interested persons, you are hereby noti-

fied pursuant to Rule 72 of the Supplemental Rules of the Probate & Family Court, that the **First and Final** account(s) of **Susan McCoy of Springfield, MA** as Conservator of the property of said Respondent has or have been presented to the Court for allowance.

You have the right to object to the account(s). If you wish to do so, you or your attorney must file a written appearance and objection at this court on or before 10:00 A.M. on the return date of **07/02/2024**. This day is NOT a hearing date, but a deadline date by which you have to object to the account(s). If you fail to file the written appearance and objection by the return date, action may be taken in this matter without further notice to you, including the allowance of the account(s).

Additionally, within thirty days after said return day (or within such other time as the Court upon motion may order), you must file a writ-

ten affidavit of objections stating the specific facts and grounds upon which each objection is based and a copy shall be served upon the Conservator pursuant to Rule 3 of the Supplemental Rules of the Probate & Family Court.

You have the right to send to the Conservator, by registered or certified mail, a written request to receive a copy of the Petition and account(s) at no cost to you.

IMPORTANT NOTICE

The outcome of this proceeding may limit or completely take away the above-named person's right to make decisions about personal affairs or financial affairs or both. The above-named person has the right to ask for a lawyer. Anyone may make this request on behalf of the above-named person. If the above-named person cannot afford a lawyer, one may be appointed at State expense.

Witness, Hon. **Barbara**

M. Hyland, First Justice of this Court.

Date: May 28, 2024

Rosemary A. Saccomani
Register of Probate
06/06/2024

**AGAWAM
CONSERVATION
COMMISSION**

The Agawam Conservation Commission will hold a public hearing on **Thursday, June 13, 2024 at 6:00 PM** at the Agawam Senior Center, 954 Main Street, Agawam, MA. The purpose of this hearing will be to hear the **Notice of Intent Application** of Shields Hotel Management LLC for work to be performed at 1422-1444 Main Street (Map K4, Block 1, Parcel 5,6,7 &13), subject to the Massachusetts Wetlands Protection Act.

By Order of
Henry A. Kozloski,
Chairman
AGAWAM
CONSERVATION
COMMISSION

06/06/2024

Agawam Advertiser News

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 \$225, which allows families to publish extended death notice information of their own choice 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.

PUBLIC NOTICES ARE NOW ONLINE

- 1 Email all notices to notices@turley.com
- 2 Access archives and digital tear sheets by newspaper title.
- 3 Find a quick link to the state of Massachusetts' public notice web site to search all notices in Massachusetts newspapers.

Public notice deadlines are Mondays at noon, Fridays noon for Monday holidays.

visit www.publicnotices.turley.com

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