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September 2023



Natick Days Return - For the First Time

BY SEAN SULLIVAN

Sadly, summer's end is in sight, signaling the return to Natick schools, but also Natick Days.

The community festival is a meet-and-greet for local organizations, a venue in which Natick

youth and nonprofit groups can tell their story, garner visibility and support.

The September event's favorites will return for this edition, including an inflatable obstacle gauntlet and pop-up mini golf

course at the Morse Institute Library. Natick Days is a stationary parade of sorts, whose "floats" and other features are fixed.

NATICK DAYS
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Porch Players Return

The porch.

Many a sunrise and sunset has been savored in the shelter and serenity of this sacred space, many a conversation and much quality time shared with family and friends.

Porches are a place between

to have fallen somewhat out of favor in a culture often frantic to beat rush hour roadways, race from one youth sporting event to another, juggle multiple jobs or gigs.

But porches were reclaimed for a time during the pandemic



privacy and publicity, indoors and out. It's the perfect stage from which to watch precipitation play out, a rain or snowstorm, sheltered from the elements.

It's also a space that seems

pause, liminal spaces that became landing places - where neighbors, friends and family could gather

PORCHFEST
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NATICK DAYS

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Foot traffic dominates the downtown area for the morning and afternoon, as locals and visitors amble around the Natick Common hub and streets that radiate outward. The event will run on Saturday, September 9th, between 10am and 3pm.

Past days have featured attractions like oversized, special-duty trucks for kids to gawk at, face painting, pie eating contests, and a moonwalk.

This month's Natick Day will be Travis Farley's first as Deputy Director of the town's Recreation and Parks Department. He's been with the agency for about eight months, a division that plays a lead role in bringing the town festival to fruition.

"I'm interested to see how it works out, myself," he said.

The word "wrinkle" kept recurring in Farley's phrasing, frequent enough for a listener to likely take notice. While the idiom is typically used to indicate some sort of problem – i.e. a catch, hitch, a snag, a glitch – Farley used the phrase to denote

opportunity.

Traversing the topography of experience, then, a wrinkle wasn't something to trip over, but rather a toehold from which to try new things.

"I think we might add a food truck," or a ride this time around, said Farley, though he's mainly viewing this month's Natick Day as a learning opportunity, a chance to see how the fair unfolds. "We're just looking to offer some variety for folks that might come."

Following that comes time for reflection, the chance to see where some wrinkles might add character, make for a more interesting and fun town festival in the future.

"It's a large-scale event," said Farley. "Most important for me is to see how it works."

Town and city fairs have been a staple of American culture for generations, and many municipalities still honor the tradition. While each town's celebratory day brings its own unique challenges and opportunities, Farley will draw on his eight years working with Norwood, where he helmed the town's recreation department. He's also served as

president of the Massachusetts Recreation and Park Association.

Natick Days serves as a sort of end-of-summer start to the programming that will coincide with the school year. Farley's department was at work in August fine tuning and finalizing the town's autumn catalog and guide, after which the work delves right into planning winter's without delay.

"I was very impressed with the programming that they do. I'm happy to be a part of it."

Natick's Spooktacular and holiday tree lighting are among the bigger draws in months ahead, and like Natick Days, feature the town common as their focal point.

"We're very seasonally driven for programming," he said.

"Getting to know the community has been great. It's a pretty involved and pretty robust department."

PORCHFEST

continued from page 1

during those uncertain days and months.

And if it happens to be one's preoccupation, the porch is a prime perch from which to sur-

a stage, onto which residents welcome perfect strangers. There, the guests will play guitar (or other instruments) for audiences gathered on the green of lawns.

Porchfest is a grassroots, hyperlocal music festival, one that puts community center stage. Performers are paired with residents eager to lend their porches for a few hours, providing a venue for local artists to play before the public.

A unique feature of the events is that performances are pro bono, as are the procurement of porches. The event



vey a property line, scolding neighborhood kids and dogs to scam off one's lawn.

In stark contrast to the spirit of that latter function, Natick's Porchfest

repurposes this unique space into

PORCHFEST

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PORCHFEST

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is jealously guarded as a music-making (not money-making) enterprise.

Porchfest isn't a Natick original. It's a sharing of space and sound that's been a highlight for years in other towns and cities.

The history of Porchfest dates back more than a decade, when the inaugural performances were held in Ithaca, New York in 2007. That first festival featured about twenty acts, but has evolved into an annual extravaganza sometimes featuring over a hundred performers.

In recent years, many Massachusetts municipalities have hosted their own versions of Porchfest, some adopting the event into an annual ritual of community culture.

Porchfest has also spread since its inception to all corners of the country and beyond, even crossing the border into Canadian provinces.

The porch hosts are really the unsung stars of the show, said Athena Pandolf - the often-unseen homeowners that make the

performances possible. Those verandas-turned-venues also lend the event its unique local flavor.

"They open up their homes and make it really special." Pandolf is Director of the Natick Center Cultural District, the organization that plays a leading role in producing Porchfest. "I think that's what makes it such a wonderful community event."

The town has been hosting the annual late-summer event since 2019, and the intervening years have seen its volume and variety bloom.

"Each year it's just grown exponentially."

"Some returning artists and some new," will make up the roster of performers of this year's Porchfest, added Pandolf, which will take place on Saturday afternoon, Sept. 23, from 2pm to 6pm. As of mid-August, musical acts were still being sought for the lineup, as were the residents needed to host them.

The lineup then stood at about 40 performers, slated to share 23 porches. As per usual, a

map detailing the locations of the venues and the acts scheduled at each will be part of the local music festival.

The music genres featured can range from Grunge to Jazz, Blues to Alternative Rock. This year's



out, and funding for those necessities was provided by Natick's Music Go Round.

"It's pretty much a no-brainer," said Phil Chernin. He owns the store that's been a staple for musicians in the community for over a decade. The company has been a stalwart sponsor of the event since Porchfest's first appearance in the town.

Music Go Round has been a patron of Natick performers on and off the porch, and the company's \$1,500 donation went

to producing and publicizing Porchfest 2023. They have also supported TCAN and "Rock Off Main Street," an event that staged performances for youth bands for two decades before its final showing in 2018.

"It's just part of what we do in the town," said Chernin. "Most of the bands that play are customers in one form or another. We're thrilled to be able to do it. I feel like a part of the community. It's a great town."

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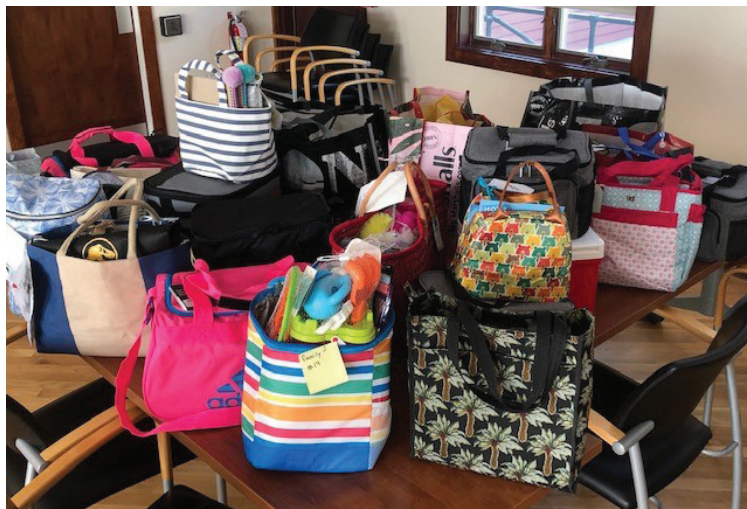
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Summertime for our families, just like every other working family with young kids, brings the fun—and necessity—of summer camp. But quality summer programs that cover the full work day can be hard to find and even harder to afford. So our coaches start talking with families early in the spring about their plans for the kids over the summer break to have as much lead time as possible to seek out options. They connect families to local programs to get children enrolled and help them apply for discounts and scholarships to make camp more affordable. If the budgets are still tight, FPM provides additional subsidies to make sure children have safe, enriching places to spend their summer months.

This summer, there are FPM kids in camps offered through the Boys and Girls Club of Metrowest and Longfellow Health Club. The Boys and Girls Club has been a key summer partner for our families for many



years, offering discounted rates and additional scholarships to our families. Longfellow is a new partner for us this past year, offering significant support for one of our families for both after-school and the summer programs.

Another way we help celebrate summertime is by providing a “Summer Bag” to every family currently in our programs. These bags, assembled and donated by volunteers, are filled with age-appropriate items to bring some

warm-weather fun to the kids. It’s one of our most favorite donation drives we host each year, bringing smiles to both donors and families alike. We still have lots of slots open for those of you interested in putting together a bag—it’s a great project for a family, workplace, or congregation to do together!

Submitted by The Families & Staff of Family Promise Metrowest

Joseph Buckley of Natick Named Financial Advisor with Brookline Investment Services

Joseph Buckley has been named an Infinex Financial Advisor for Brookline Investment Services located at Brookline Bank’s office at 1793 Massachusetts Avenue in Lexington. Joe has extensive experience in helping clients prepare for their future financial goals. He joins Brookline Investment Services following 20 years at People’s Securities where he excelled in providing services such as financial planning, investments, and life insurance.



“We are very excited to have Joe on our team,” said Leslie Joannides-Burgos, Brookline Bank Division Executive, Retail and Small Business Banking. “He brings a track record of achievement and we’re looking forward to him producing for our clients.” Joe graduated in 1999 from

Bryant University in Smithfield, RI where he majored in finance and minored in communications. He obtained his CFP credentials in 2005. Joe grew up in Wellesley and currently resides in Natick.

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Want the best lawn in the neighborhood? Here's 5 simple steps.



Chris Hopkins

LANDSCAPE INSIGHTS

Hard to believe Labor Day is just around the corner. For anyone interested in a full, lush, stunning carpet of green grass next spring, you need to work on your lawn now.

After a water-logged summer good lawn care is critical. While 2023 wasn't the rainiest summer on record, NOAA puts the rain

gauge at 15.44 inches. So how can you get your lawn in peak condition now, so it comes back better than ever next spring?

Here's 5 simple steps that you can follow:

1) Take stock — how's your lawn holding up? One way to find out: walk your entire lawn. Look closely. Sure, all that rain brought-out the green, but you need to check for problem areas, too. Are there brown or "dead" spots? And look for threadlike or powdery coatings on grass blades — that's fungus. Fungus won't go away by itself. Left untreated it will spread, destroying years of hard work. Lawn health is critical going into to fall.

2) "Feed Me Seymour" — your lawn has been on a liquid diet, all summer. When grass takes up water, it takes up all the soil nutrients, too. The more it rains, the faster nitrogen is used up. An under

nourished lawn is susceptible to disease. Good lawn nutrition makes all the difference. And now is the time to feed your lawn. In some cases, new lawns require Phosphorus for new root growth. But nitrogen is the go-to for promoting grass growth all the way into fall.

3) Do a quick chemistry check — what's your lawns pH? You may need a soil amendment, like lime or compost. Heavy rainfall dissipates calcium in the soil making for more acidic conditions (not a great environment for any living thing). That's why September is lime time. Test your soil to determine if you need less acidic/more alkaline.

4) Let it breathe — aerating your lawn is critical after a summer of heavy rain. Aeration punches small holes into your soil allowing air, water, and nutrients to reach the grass roots. Aerating creates

space between soil particles for essential nutrients like nitrogen to reach grass' roots. Aeration is one of the most important steps to maintaining a lush, healthy lawn.

5) You can't have too much of a good thing — Overseeding involves spreading fresh grass seed over your existing lawn. It's a great way to patch bare spots and establish new growth. Overseeded areas "green up" fast because there's already an established grass root system

there ready for germination. And consider planting different varieties of grass seed for a thicker, disease resistant lawn.

Information provided by Chris Hopkins, Greenleaf Landscaping LLC — experts at fall lawn care. And for more information on any of these topics, contact Greenleaf today. Talk to Greenleaf today: 774-421-9570.

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Fall Day Trips and Events with Natick CSC

DAY TRIP – TURKEY TRAIN, NH

Friday, Sept. 22, \$115 pp due upon registration, 9:45am departure from Fisk Methodist Church, 107 Walnut St, Natick, return approximately 6:45pm. Registration deadline is Wednesday, August 30.

DAY TRIP – SALEM CROSS INN & QUABBIN RESERVOIR

Tuesday, October 24, \$125 pp due upon registration, 9:00 am departure from Fisk Methodist Church, 107 Walnut St, Natick, return approxi-

mately 4:30 pm. Registration deadline is Monday, October 16.

DAY TRIP – NEWPORT MANSIONS AT CHRISTMAS TIME

Wednesday, November 29, \$125 per person due upon registration, 8:45 am departure from Fisk Methodist Church, 107 Walnut St, Natick, return approximately 5:45 pm. Registration deadline is Tuesday, November 7.

DAY TRIP – BOSTON HOLIDAY POPS

Thursday, December 14, for the 7:30pm show at Symphony Hall; \$175.00 per person

due upon registration. Bus departs 3:30pm from Fisk Methodist Church, 107 Walnut St, Natick and returns approximately 10:45 pm. Registration deadline is Tuesday, November 14.

MONDAYS AT A MUSEUM- SEPTEMBER

Monday 3-4pm, free. Join us as we visit museums all over the world and view artwork with commentary by artists, curators and more. See your newsletter for details.

BEEYONDER VIRTUAL TRAVEL- WALKING TOUR OF STOCKHOLM- ZOOM

Wednesday, September 6, 12:30pm, free

MEETUP AT MINUTEMAN NATIONAL PARK, CONCORD

Monday, September 11, 10:00am, free

We will meet at the parking lot located at 210 North Great Rd, Lincoln, MA and walk to the Minute Man Visitor Center. We'll browse the exhibits and watch "The Road to Revolution" a multimedia presentation. There are plenty of places to lunch and shop in Concord center afterwards. Goes rain or shine.

memories of your teenage years. Dancing optional! Sponsored by Riverbend Associates, Rehabilitation Associates / Riverbend of South Natick

BASIC ESTATE PLANNING- IN PERSON

Tuesday, September 19, 1:30-2:30pm, free

Elder Law Attorney Tim Loff will look at how to protect yourself and help your loved ones help you during your "Golden Years". Topics include: Wills, Trusts, Health Care Proxies, Power of Attorney, Living Wills, Medical Privacy Forms and Burial Directives.

Will have hand-outs and Q & A.

CULTURALLY CURIOUS- THE WYETHS: An American Artistic Dynasty- ZOOM

Wednesday, September 20, 1:30-2:30pm, free

SLEEP HEALTH- FALLON HEALTH WELLNESS PROGRAM- IN PERSON

Thursday, September 21, 1:30-2:30pm, free

Join Fallon Health, Summit ElderCare PACE representative to learn how sleep patterns change, the importance of quality sleep and tips for getting better sleep.

DNA & GENEALOGY - ZOOM

Wednesday, September 27, 1:30-2:30 pm, free

Join genealogist, Seema Kenney for an overview of this technology companies to consider for DNA testing and interpreting test results- what to expect. Thank you to Whitney Place for sponsoring this program.

EXTREME WEATHER AND WEATHERIZING YOUR HOME

Thursday, September 28, 6:30-7:30pm, free

Join Harvey Leonard, Chief Meteorologist Emeritus | WCVB-TV in this talk about some of the extreme weather conditions we have been experiencing, how meteorologists predict them and how to respond to them. Sustainable Natick will talk about best practices for weatherizing your home.

BEGINNER BRIDGE- IN PERSON

Tuesdays, 10:00am-noon, 5 week class, 9/12, 9/19, 9/26, 10 /3, 10/10. Cost is \$99.00 payable upon registration.

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ELDERLY BROTHERS- LIVE MUSIC

Thursday, September 14, 1:30-2:30pm, free

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Nina Sable advises on whether to demolish or cherish old houses

By CHRISTIE VOGT
CONTRIBUTING WRITER



NINA SABLE
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Business
spotlight

To preserve or tear down? That is the question real estate agent Nina Sable helps clients answer when they come across a compelling old or historic property. As with most transactions, there are pros and cons to each scenario.

“The benefits to preserving an old home are that you’re preserving history and keeping the integrity of the construction,” Sable says. “Many ‘older world’ details are more beautiful than newer designs.” Cost is another

factor to consider, she says. “New construction,” Sable explains, “might cost a couple hundred thousand more than if you preserve an older home.” Sable also notes that there might be tax benefits to owning a historic property depending on its location and status.

In addition to their aesthetic charm, the floor plans of older houses are often appealing to buyers who work from home. “The floor plans of old homes include more nooks and cutouts, which people are finding a new appreciation for as they create home offices for their hybrid or remote work situations,” Sable explains. “New homes, by comparison, tend to have more open floor plans that don’t allow for quiet, removed spaces.”

With complex preservation projects, Sable advises connecting with a specialist. “You don’t want to open up walls and find things you didn’t anticipate or mess with complicated plumbing or electrical elements. There are also ways to preserve a house so that it’s a more cost-efficient process,” she adds.

When preserving an older property, homeowners may also consider removing and reselling elements that don’t suit their tastes, she says. For example, remodeler John Moran, one of Sable’s clients, was able to resell an antique coal stove, breakfast nook and grinding wheel that were part of an 1878 property in Wayland.

The recently sold home was originally built by Levi Curtis as a rooming house for a shoe factory. The house’s foundation and exterior were in decent shape, making it a good candidate for preservation. Moran was able to “keep the integrity of the neighborhood,” Sable says, by maintaining the home’s aesthetic. “He did a really beautiful job. The outside of the home looks com-



Originally built in 1878, this renovated home in Wayland was recently sold by Nina Sable.

pletely like the time period, while the inside is very contemporary.”

There are times, though, when it is wiser to enter demolition territory, Sable says. “When costs get bigger, and if the house is in really poor shape or structurally unsound, it makes more sense to tear it down,” she says. The decision may also make sense for someone who’s interested in the lot or the land but not the property.

As for sellers of old properties, Sable stresses that she specializes in selling houses that require

maintenance or updates. “Sellers don’t have to fix it up to put it on the market because I have the experience and connections to move ‘as-is’ homes successfully,” Sable says. “I also want people to know they don’t have to worry about being judged for their less-than-perfect property. This is my specialty.”

For more information, contact Nina Sable at 508-733-8935, nina.sable@raveis.com or visit www.sellwithsable.realtor.

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New Members Welcome to Charles River Chorale Open Rehearsals in September

The Charles River Chorale will soon begin rehearsals for its Fall 2023 season and is actively recruiting new members who are seeking a new community and musical opportunity.

The non-audition chorale group will begin open rehearsals on Tuesday, September 19, from 7:30 to 9:30 p.m. at the Church of Christ, 142 Exchange St., Millis. Two additional open rehearsals will take place on September 26th and October 3rd to allow interested new members an opportunity to explore the chorale opportunity.

Under the leadership of director Ashley Nelson-Oneschuk, the Charles River Chorale is entering its 40th year as a non-profit 501(c)3 chorale. Nelson-Oneschuk, a music professional in her 8th year with the Charles River Chorale, is also the choral director for Medway High School. Her goal for the chorale is “focused on cultivating a joyful

community first, with excellent musical experiences as the vessel to achieve this.”

Charles River Chorale members hail from many area communities and range in age from teenagers to octogenarians. The group holds winter and spring concerts, with the Winter 2023 concert planned for Sunday, December 10, 2023 at 2:00pm at Medway High School. The theme of the Winter 2023 concert is Joy to the World, Celebrations from around the Globe. This program will feature music celebrating cultures and seasonal events across the globe, including Chinese New Year, Kwanzaa, Christmas, Hanukkah, Diwali and more!

The Charles River Chorale rehearses on Tuesday evenings from 7:30 to 9:30 p.m. at the Church of Christ in Millis. Membership dues for the non-profit organization support operating costs. There are no dues for high school

students, and scholarships based on need are available. There is also a separate children’s choir for children in Grades 2 through 6.

For more information about the organization and the upcoming open rehearsals, visit <https://www.charlesriverchorale.com>. Those who are interested in join-

ing the chorale for the start of the season on September 19th are asked to complete a short sign-up document via either the attached QR code or by using the following link – <https://forms.gle/9GY3nfGJgtV9tsFk7>. Sponsorships and advertising opportunities are also available.



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Keep an Eye Out For Signs of a Rodent Infestation This Fall

WPC Pest and Termite Control and the National Pest Management Association are sharing the top seven signs that rodents have taken up residence in your home

It's that time of year again — football season, trips to your local farm, and crisp, fall weather.

But before you break out your favorite pumpkin spice-flavored treats, it's important to remember to keep alert for uninvited guests looking to join in on the fun. As temperatures begin to cool,

WPC Pest Control, in partnership with the National Pest Management Association, is sharing signs homeowners should look out for that could signal a rodent infestation.

"Disgusting odors that permeate from insulation in attic's and basement's are a sure sign that rodents are present", said Jim Mazzuchelli, owner of WPC Pest and Termite Control.

While rodent infestations are common throughout the year, they are particularly troublesome as colder weather arrives and food sources diminish. These stark changes to their environment make homes the ideal spot for them to hide out in.

Rodents are able to transmit more than 35 diseases to humans, posing a serious health threat to you and your family should they find their way into your homes insulation. Contamination from urine and droppings will cause serious respiratory issues, such as the deadly Hantavirus.

To help keep your family protected this fall, WPC Pest Control is offering FREE rodent inspections and suggestions on decontaminating your home.

WPC Pest and the NPMA have identified the following top seven tell-tale signs of a rodent infestation:

- **Droppings:** Finding droppings in the home is one of the most common signs of a rodent infestation. Homeowners often find these where food is stored, such as kitchen cabinets or pantries, as well as under sinks, inside chewed cardboard boxes and along baseboards.
- **Gnaw marks:** Rodents will chew through almost any type of material to obtain food or water, causing serious damage to a home. Rats are also known to gnaw on wires behind walls, potentially resulting in dangerous house fires.
- **Nests:** Rodents prefer to hide in dark, secluded areas of the home and will use any materials available to build their nest. If you see items such as paper products or cotton strewn about, it might be a sign of a rodent infestation.

- **Tracks or rub marks:** As rats follow a trail between their nest and food sources throughout a home, they will often leave dark grease or dirt marks along walls and floorboards.
- **Strange noises:** Hearing strange noises at night could be attributed to a family of mice scurrying about the house, between the walls and up in attics and crawlspaces.
- **An actual rodent:** Mice are known to reproduce quickly, as a female house mouse can give birth to a half dozen babies every three weeks or up to 35 young per year. Chances are, if you see one mouse in the house, there are more hidden behind the walls!
- **Contamination:** Odors and staining of ceiling tiles and basement insulation is a sign of what could be droppings and urine caused by nesting rodents having their young.

For more information about rodent infestations, visit www.nobugsnopests.com or contact a licensed pest control professional.

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Natick's First Little Free Diverse Library of Children's Books

Now open at Connor Heffler Park!

Community celebration
October 1 at 3pm - All are welcome!

Learn more at: SPARKKindness.org

Special thanks to our Project Supporters

- ★ Mass Cultural Council
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- ★ Individual Community Donors & Volunteers!

SPARK Kindness

Natick's First Little Free Diverse Library of Children's Books

Now Open at Connor Heffler Park, 90 Oak St., Natick

For children and community members of all ages

SPARK is thrilled to announce the opening of Natick's first Little Free Diverse Library! Located at Connor Heffler Park, the library features children/young adult titles that center on experiences of diverse communities and showcase the power of literature to serve as "mirrors and windows." Come visit and enjoy the gift of reading! We also hope that you can join us at the library for an opening celebration on Oct. 1, from 3:00-4:30. All are welcome to join us for kindness rock painting, storytime, and connection!

SPARK Kindness in our Community: Join us for the 6th Annual Kindness Week!

We invite community members, organizations, and businesses to all come together to celebrate our 6th annual Kindness Week on Nov. 4-11!

KINDNESS WEEK is a time to shine the spotlight on the good that happens every day and inspire people to spread kindness through their own actions and connect with others.

In partnership with organizations and community members, we seek to promote small events and initiatives throughout the week that will inspire community bonding around kindness and have a lasting impact all year long. Everyone is welcome to join us in the celebration of kindness!

If your business, community group, or non-profit would like to participate and learn more about Kindness Week please send an email to KindnessWeek@SPARKKindness.org

SPARK Kindness would love for YOU to join our team! Interested in learning about ways to engage with SPARK? Email: Elizabeth@enolanger@sparkkindness.org

Learn more about all of SPARK's FREE programs, community events and resources at www.SPARKKindness.org



How to Prevent and Respond to Cyberbullying

Tuesday, Oct. 3, at 7pm via Zoom

For parents, caregivers, educators, and community members of all ages

Expert Dr. Sameer Hinduja shares how parents/caregivers can address the ways youth are using and missing their phones and other technology with a focus on tools to address cyberbullying, sexting, and unsafe social media practices. ASL, Portuguese and Spanish language interpretation will be provided at this event.



Your Money, Your Independence

Financial Aid Changes to Impact This Fall's College Applications

We've come to expect Congress naming new legislation that exaggerates impact but does little to be true to its name.

Inflation Reduction Act. Secure Act. American Rescue Plan Act.

Now add "FAFSA Simplification Act," which makes the upcoming 2024-2025 college admissions process a complicated mess.

To be balanced, here are the benefits per advocates:

- Easier FAFSA application process with a reduced number of questions.
- The Federal Pell Grant expands to more students and will link eligibility to family size and the federal poverty level.
- The Estimated Family Contribution (EFC) has been replaced by the Student Aid Index (SAI).

This last one is interesting because SAI is based on a comprehensive database of education costs that includes tuition and fees, room and board, and



Glenn Brown, CFP

other living expenses. The index also includes data on financial aid awarded to students, such as grants, scholarships, and loans.

By calculating the average cost of college for a given school and comparing it to the average amount of financial aid awarded, the index can provide a more accurate estimate of the student's EFC and help make more informed decisions about which school to attend.

Ok, enough of the accolades, let's get to the complications and impact.

Two Different Views. Both students and parents must create a Student Aid Account to get an FSA ID before completing the form. Previously a shared sign-on allowed for a singular view, now each completes their respective sections and continuity becomes more challenging.

No longer does the most capable parent complete. For divorced or separated parents, the one providing greater financial support over past calendar year must now complete the FAFSA. Yes, not the parent most engaged to ensure accuracy and meet deadlines, but the one who provides the most money. So much for a fiduciary process.

Paying for two or more kids in college at same time? Who cares. The number of students a family has enrolled in college will no longer factor into the FAFSA calculation.

You aren't selling the farm or small business you've built, but if you had to...? The net worth of family farms and small businesses with under 100 employees will now be required as

part of the application. Maybe having to sell is a strong ask, but borrowing against isn't - otherwise, why ask now?

All applicants, especially Early Action / Early Decision (EA/ED), your school's deadlines will be before FAFSA opens. Historically, FAFSA opens October 1 and EA/ED deadlines followed in mid-October through November. Per the federal government, this year FAFSA has "an anticipated December 2023 launch date." The colleges aren't waiting around, they're keeping October and November EA/ED application deadlines, including CSS Profile schools.

For example, state university UMass-Amherst has a Early Action deadline of November 5 and Regular Decision of January 15, but the FAFSA priority deadline is March 1 and state deadline for Massachusetts is May 1.

CSS Profile school Williams College states, "The FAFSA is not an initial requirement for the 2024-2025 academic year, given the uncertainty of the FAFSA

Simplification Act application timeline. Enrolled students will be required to complete the FAFSA by May 15th."

So don't prioritize completing the FAFSA before submitting your college applications this year.

Instead work on the admissions application now, continue your student's building of a relationship with the university's local academic recruiter and stay focused on Return On Investment (ROI) during the selection process.

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual.

Glenn Brown is a Holliston resident and owner of PlanDynamic, LLC, www.PlanDynamic.com. Glenn is a fee-only Certified Financial Planner™ helping motivated people take control of their planning and investing, so they can balance kids, aging parents and financial independence.

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MathWorks Participating in Operation Playhouse

Benefitting Children of New England Veteran Families

Habitat for Humanity MetroWest/Greater Worcester (HFH MWGW) is pleased to announce that MathWorks, the leading developer of mathematical computing software, will be building four playhouses for the children of New England veterans through Habitat's Operation Playhouse program. The event will be held on September 7th at its Apple Hill Campus at 1 Apple Hill Drive in Natick, MA. Read more about Habitat's Operation Playhouse program here: habitatmwgw.org/programs/operation-playhouse/.

How The Day Progresses - Starting at 8 AM, MathWorks' teams will gather and begin constructing themed playhouses for local veteran families. Each veteran family preselected a theme for the playhouse based on their children's or grandchildren's interests.

The military and veteran families arrive about 2:45 PM for a

playhouse dedication ceremony, making it an excellent time for photo opportunities. The children are surprised and delighted, and it is a touching, personal, and heartwarming conclusion to the day. Each team will meet the family, spend time with them, and learn about the military or veteran's service to our country. The children are excited to play in their playhouse.

Of supporting HFH MWGW, MathWorks SVP and CFO Jeanne O'Keefe said, "We have proudly partnered with Habitat for Humanity MetroWest/Greater Worcester for years and are particularly enthusiastic about Operation Playhouse which is the only program of its kind in Massachusetts and one of a few in the U.S. MathWorks remains a strong supporter of Operation Playhouse and of Habitat for Humanity's broader mission to build affordable homes for local families and veterans from un-

derrepresented and marginalized groups."

One hundred percent of the revenue raised during Operation Playhouse benefits HFH MWGW's mission to build homes, communities and hope for local families and veterans in

42 cities and towns throughout Greater Worcester and MetroWest. Under the motto of "a hand up, not a handout," HFH MWGW builds houses with families rather than for them. Partner families must contribute 300 to 400 hours of sweat equity build-

ing their homes and learning skills to become successful homeowners. They also pay back an affordable mortgage, based on their income. Visit habitatmwgw.org for more information and to learn about the families we help.



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Bacon Free Library September 2023

Library Hours

Monday through Friday, 9:30-5:30 with extended hours on Tuesday until 7:00pm

Saturdays 9:30-1:30

Curbside pickup is available during all open hours

Check our website for the most up-to-date information and to register for programs: <https://baconfreelibrary.org>

Children's Programs

Outside Story Times (if rainy or less than 55 degrees, we move inside): Every Monday and Tuesday @ 10 am: We'll feature a combination of stories for listening and songs for singing & dancing.

Wednesdays @ 10am -- Baby Time (indoors): Join us for a cozy story time filled with lap bounces, rhymes, songs, and simple stories. Geared toward infants and young toddlers with their grownups.

Dog Tales Story Time -- Monday, Sep 11th @ 10am. Join us for dog-approved stories and a chance to pet a calm, sweet, and soft therapy dog. (outdoors, weather permitting)

Jammin with You -- Fridays, Sep 8th & 22nd @ 10:30am: Be prepared to laugh, dance, sing, and jam your way through 30 minutes of non-stop family fun! This performance is geared for kids ages 1 - 7, but fun for the whole family. With modern takes on children's classics and classic original tunes, you'll be humming and bopping your way all the way home. (outdoors, weather permitting)

Read to a Dog -- Saturday, September 16th, 10-11:15am: Kids build confidence and practice reading skills by reading out loud to a registered therapy dog! Children ages 5 and up can sign up for a 15-minute reading session with Sophie, a gentle golden retriever who loves belly rubs, stories, and cuddles. Registration is required.

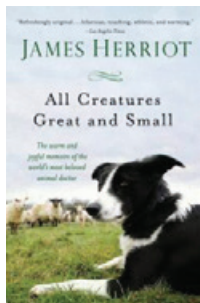
All Ages Programs

Featured art display: Barbara Levine's painting collection titled «Here and There» will be on display at the BFL from September 6th through October 18th.

Artist Reception -- Tues, Sept 12th @ 5:30pm: Join us for a reception to welcome Barbara Levine and her art show.

Adult Programs

(Virtual) James Herriot: The Simple Life of the World's Most Famous Veterinarian -- Thurs, Sept 21st @ 7pm on Zoom. Join Anglophile and former UK resident Claire Evans as she recounts the life and times of Alf Wight, an unassuming country veterinarian who practiced for 50 years in one of England's most beautiful places, the Yorkshire Dales.



He rose to international fame later in life under the pen name James Herriot as he recounted the heartwarming animal stories and colorful characters of a bygone era, inspiring films and multiple television series.

Registration required; register on the BFL website

Pure and Simple Flower Design -- Tues, Sept 26th @ 5pm: This workshop is for adults who want to learn more about floral design. The class will include ideas on basic floral designs, sustainable mechanics, and floral conditioning. We will provide a vase, and you can select and share flowers from the flower table for greens/filler flowers/focal flowers/and branches. You will take home your finished arrangement in a box.

Registration required -- register on the BFL website

(Virtual) Climate Fiction for Future Ancestors -- Weds, Sept 27th @ 6:30pm on Zoom. More details to come.

Adult Book & Film Clubs - registration required for all clubs <https://baconfreelibrary.org/clubs-programs/>

Mystery Book Club - first Thursday of the month @ 1pm on Zoom

Sept 7th: The Truth about the Harry Quebert Affair by Joel Dicker

History Book Club - second Thursday of the month @ 11am on Zoom

Sept 14th: River of Doubt: Theodore Roosevelt's Darkest Journey by Candice Millard

Nonfiction Book Club - fourth Saturday of the month @ 10am, on Zoom

Sep 23rd: Shakespeare Saved My Life: 10 Years in Solitude with the Bard by Laura Bates

Tuesday Night Book Club - fourth Tuesday of the month @ 6:30pm, both Zoom & in person

Sept 26th: Ms. Demenor by Elinor Lipman

Cinephile Mondays -- last Monday of the month @ 4pm on Zoom; watch and discuss films. Check the BFL website for the film of the month and to register.

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Natick Public Schools 2023-2024 School Calendar

August 2023						
Su	M	Tu	W	Th	F	Sa
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October 2023						
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31						

January 2024						
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February 2024						
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March 2024						
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April 2024						
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June 2024						
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30						

FYI:
Jewish and Muslim Holidays begin
on sundown the day before

- Schools Closed
- Early Release Day for ALL STUDENTS
- Early Release Day for PreK, Elementary and Middle Schools Only
- Early Release Day for PreK and Elementary Only

- School Closed for Kindergarten only
- First and Last Day of School
- Religious Observance
- School Committee Meetings

- Aug 28-29 Faculty Return and Meetings (all buildings are closed to public)
- Aug 30 First Day of School for students
- Sep 4 Labor Day - Closed
- Sep 16-17 Rosh Hashana
- Sep 20 Early Release Day
- Sep 25 Yom Kippur - Closed
- Oct 9 Columbus Day/Indigenous People's Day - Closed
- Oct 25 Early Release Day
- Nov 1 Early Release Day - PreK and Elementary ONLY
- Nov 10 Observation of Veteran's Day - Closed
- Nov 11 Veteran's Day
- Nov 12 Diwali
- Nov 15 Early Release Day - PreK, Elementary & Middle Schools ONLY
- Nov 22 Early Release Day
- Nov 23-24 Thanksgiving - Closed
- Nov 27 NILS - Closed
- Dec 13 Early Release Day
- Dec 25-29 Winter Break
- Jan 1 New Year's Day - Closed
- Jan 15 Martin Luther King Day - Closed
- Jan 24 Early Release Day
- Feb 7 Early Release Day
- Feb 10 Lunar New Year
- Feb 19-23 February Vacation - Closed
- March 13 Early Release Day
- March 29 Good Friday - Closed
- March 31 Easter
- Apr 3 Early Release Day
- Apr 10 Eid al-Fitr - Closed
- Apr 15-18 April Vacation - Closed
- Apr 24 Early Release Day - PreK and Elementary ONLY
- May 3 School Closed for Kindergarten ONLY
- May 3 Orthodox Good Friday
- May 5 Orthodox Easter
- May 15 Early Release Day
- May 27 Memorial Day - Closed
- June 13 Early Release - Last Day of School (no snow days)
- June 17 Eid al-Adha
- June 19 Juneteenth Day - Closed
- June 21 Early Release - Last Day of School (5 snow days)

Call for Photographers and Public Invitation

The 18th Oldtown Photo Calendar Competition takes place on Sunday, Oct. 22, 11 AM to 3 PM, at The Eliot Church of Natick, 45 Eliot St., Natick.

Dozens of local photographers enter the competition every year,

and visitors vote for their favorites.

The published Oldtown Calendar features winning images from the competition, and raises money for local nonprofit groups. The event brings us together to

appreciate the history and natural beauty of our area.

Photographers of all levels are invited to register by Oct. 7, at www.oldtowncalendar.org, and everyone else is welcome to come enjoy the show on Oct. 22.



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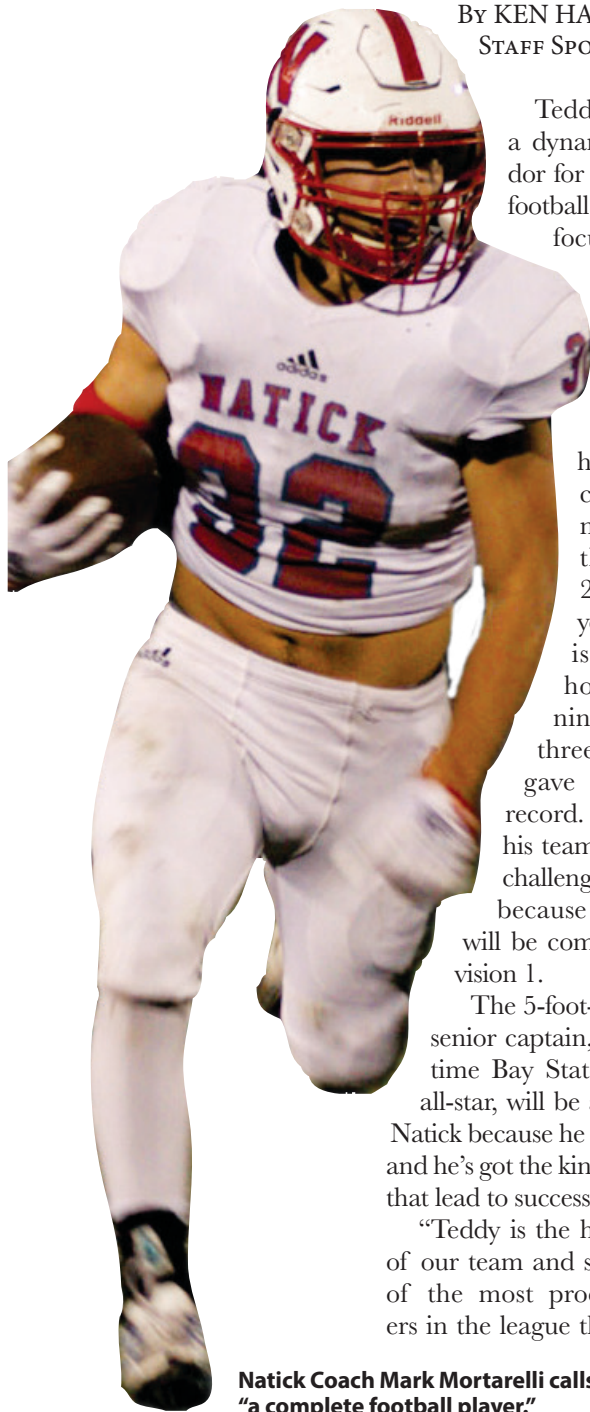
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Sports

Ferrucci: 'The Heart & Soul' Of Natick High's Grid Squad

Captain Excels at Tailback, Linebacker

By KEN HAMWEY
STAFF SPORTS WRITER



Teddy Ferrucci is a dynamic ambassador for Natick High's football team and he's focused on getting the Redhawks back into the post-season playoffs.

The Redhawks came close but did not qualify for the Division 2 tourney last year. They finished strong, however, winning their final three games that gave them a 6-5 record. Ferrucci and his teammates will be challenged this season because Natick now will be competing in Division 1.

The 5-foot-9, 180-pound senior captain, who's a two-time Bay State Conference all-star, will be a vital key for Natick because he sets lofty goals and he's got the kind of attributes that lead to success.

"Teddy is the heart and soul of our team and should be one of the most productive players in the league this year," said

Natick Coach Mark Mortarelli calls Teddy Ferrucci "a complete football player."



Teddy Ferrucci (middle) says his two brothers, Max (left) and Felix (right), set the tone for him to succeed.

Natick coach Mark Mortarelli. "He plays two of our most important positions, is incredibly physical and has terrific instincts. Teddy will be our tailback and outside linebacker."

A native of Natick, Ferrucci has a high football IQ, he's got mental toughness, his technique is sound and he relies on speed and strength.

The goals he's set for his third varsity season are challenging but the National Honor Society student isn't one to shy away from difficult tasks.

"My team goals are to go undefeated, beat Framingham, win the Carey Division title and go as deep into the playoffs as possible," Ferrucci said. "My personal objectives are to be the best captain I can be, gain 1,000 all-purpose yards, and be the MVP of the conference."

A three-year starter at linebacker, Ferrucci is a team-first player. "Teddy is completely unselfish and is exactly the type of player we want representing our program," Mortarelli said. "He takes the job of leading our program very seriously and takes a lot of pride in representing Natick Football."

Ferrucci, who also plays the wing in basketball, loves playing tailback but he also enjoys the responsibilities at linebacker.

"At running back, there's a thrill in scoring," he said. "You

get to celebrate a game-winning TD. I'm a power-back and I like to hit the holes hard. On defense, I enjoy hitting an opponent or going one-one-one with a running back. We use a 3-5 defense so there's a lot of room to cover.

Last season, Ferrucci missed four games after suffering a fractured collarbone, but he still managed to gain 400 yards rushing and to score two TDs.

"Teddy is a complete football player," Mortarelli emphasized. "He can catch the ball, block, run between the tackles and has the speed to break long runs. As a linebacker, he has natural instincts and is a great open-field tackler. We have to slow Teddy down in practice, because he has one speed and that's full-speed all the time."

Ferrucci intends to be a captain who leads by example but he'll also be communicative.

"I want to lead on and off the field," he emphasized. "But, I'll be vocal, too. If a teammate needs help or has a question, I'll be supportive."

Ferrucci says his best effort last year came against Hopkinton in his first game back after the injury. "We trailed but won by two points on a late drive," he recalled. "I finished with 125 all-purpose yards, 12 tackles, one sack, and gained 70 yards rushing on the game-winning drive."

His top thrill on the gridiron

isn't his elevation to captain or his two BSC all-star selections, but rather the spirit that surrounds the football program.

"The environment that's been created is what matters," he noted. "My teammates and I have strived to build team spirit. On weekends, we hang out and it's just a great feeling. On or off the field, the environment is special."

Although Ferrucci labels the Redhawks' current group as "young," he's looking forward to the contributions of Natick's other three senior captains — Arnold Kawere (receiver/defensive back), Jared Marcus (center), and Jack Cuddy (offensive tackle).

"Arnold has lots of energy and he's dependable when a key play has to be made," Ferrucci offered. "Jared has a great work ethic and plenty of passion for football, and Jack is knowledgeable, smart and aggressive."

A fan of Mortarelli, Ferrucci admires his approach. "Coach Mortarelli is a great motivator and the kind of person who wants the best for his players. He knows strategy and he's the best coach I've ever had."

A fabulous student (4.2 GPA), Ferrucci isn't sure he'll play football in college but he's leaning towards majoring in

FERRUCCI
continued on page 13

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FERRUCCI

continued from page 12

either medicine or business. Schools like Tufts, Colby, Williams, Amherst and Middlebury are potential venues.

Relying on an athletic philosophy that emphasizes winning, reaching one's potential and having fun, Ferrucci has learned some valuable life lessons from football. "I've learned how to lead and set goals, how to sharpen one's work ethic and how to overcome adversity and be resilient," he said.

Calling his parents (Ben and Siegi) role models for their support and encouragement, he also lists his grandfather (Joe) as "inspiring." His older brothers (Max and Felix) have also been very helpful. "They set the tempo for me," Ferrucci said. "Both played football at Natick and both were captains and conference all-stars. Max was the BSC's MVP his senior year, playing wide receiver and cornerback and Felix played safety."

During the summer, Ferrucci prepared for his final season of football by attending sessions of "Tough Camp" at the high

school. In addition to those strength and conditioning drills, he worked out on his own, focusing on weight lifting and running and agility drills.

Although disappointed that the Redhawks failed to qualify for the playoffs last year, Ferrucci says: "It's been a motivating factor. An urge has been created to return to the post-season tourney."

NHS now will be competing in Division 1 but Ferrucci isn't intimidated by the news. "We played high quality teams in Division 2, like King Philip, Milford and Mansfield," he said. "And, we know that Catholic Memorial is a power in Division 2. Division 1 will be challenging and there's a sense of added pressure. I don't think the change will be huge, but we'll just have to work harder in practice and be fully prepared."

There's no doubt that Teddy Ferrucci will answer the call and meet the challenge. Mortarelli is sure of that, emphasizing that "Teddy plays with an edge and if our team can adopt his aggressive attitude, we'll be in good shape this fall."

Car Show for a Cause

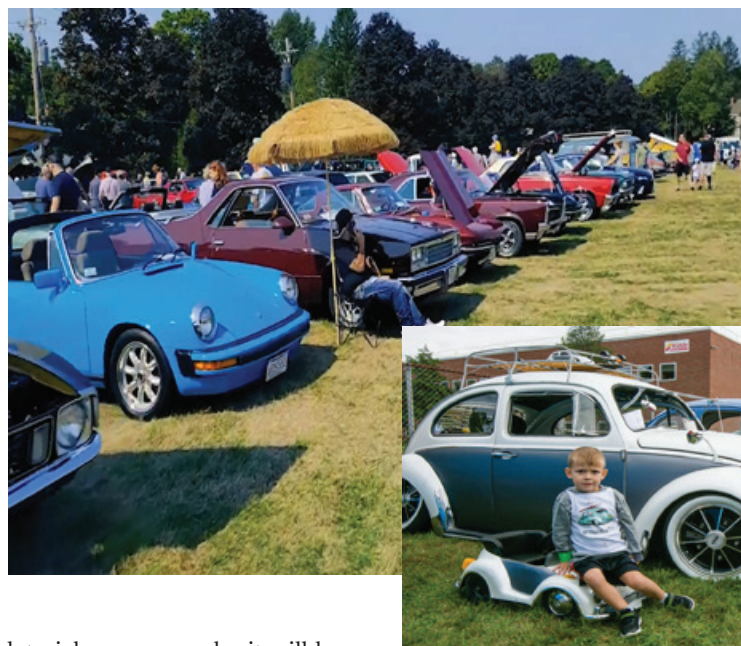
Tenth Annual Kidde-Fenwal Relay for Life Car Show September 9

It might be a 1966 Mustang convertible, or a 1941 Chevrolet, or a 1968 Ford Mustang Main Street in Ashland, is that you'll see lots of love, care and

Show, held to raise funds for the Relay of Life of Ashland and Holliston.

"The first year we had 60 cars, last year we had 280 cars, and we will probably break 300 this year. We have a huge lawn area, and these guys love having grass as opposed to parking on a paved parking lot" says Peter Kamitian, Relay for Life Team Captain for Kidde-Fenwal.

When it comes to raising money for the American Cancer Society, Kidde-Fenwal, which produces fire detection, suppression and temperature controls equipment for commercial, industrial applications for over eight decades, doesn't play around. They've been the top fundraising team for the Ashland/Holliston Relay for the last 9 years. The Company Realy for Life



let pick-up, or maybe it will be a rebuilt hot-rod. One thing's for certain, on September 9, from 9 a.m. - 2 p.m. on the grassy grounds of Kidde-Fenwal at 400

detailing that went into a host of participating vehicles at Kidde-Fenwal's Relay for Life Car

CAR SHOW

continued on page 15

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Fund-raiser At Southwick Zoo Will Help Children In Tanzania

Orphanage Founded By Bellingham's Jay Rowe

By KEN HAMWEY
BULLETIN STAFF WRITER

Bellingham's Jay Rowe and the Southwick Zoo in Mendon have formed a magnificent partnership to help 30 children in an orphanage in Tanzania.

A fund-raising event, scheduled for Sept. 8 from 5-9 pm at the zoo, will ensure that money raised not only will benefit the children, but it also will help Rowe emphasize the orphanage's mission statement that reads: "to provide children (ages 5-12) access to school, medical care and church services in a clean, safe and loving environment."

The orphanage is located in Moshi, a small city in the East African country that borders Kenya, and its name is COKO (Children of Kilimanjaro Orphanage).

COKO was founded by Rowe and it began operating on March 15, 2020, just days before Covid-19 arrived. At the start of 2022, the zoo became the orphanage's primary sponsor.

"What could be better than a zoo that believes in animal con-

servations and teams up with an orphanage in East Africa to provide children an opportunity to have a normal life," said Rowe, who served in the Army and the Marine Corps.

Tickets for the fund-raiser are \$50 and include two hours of touring the zoo from 5 to 7 pm, a skyfari ride (chairlift view of the zoo), music provided by Pieces of Eight, and a buffet that includes ribs, chicken, pulled pork, cheeseburgers, potato salad, cornbread and corn on the cob. Raffles will be held for gift baskets and other items.

Tickets (in the form of a bracelet) can be obtained by going to COKO's website (helpcoko.org) or at Venmo by typing Children of Kilimanjaro Orphanage. They can also be purchased from Rowe, Amanda Campano or Roger Dooley, all members of COKO's Board of Directors.

The 60-year-old Rowe is a native of Bellingham who graduated from Bellingham High in 1982. An avid outdoorsman, he always wanted to reach mountain tops.

A desire to climb Mount Kilimanjaro brought Rowe to Africa, and it was his generous nature to help people that led him to volunteer at orphanages in Kenya and Tanzania. "I quickly discovered there are good orphanages and bad ones," he said. "And, it was unfortunate to see that money raised by bad ones wasn't benefiting children."

As a youth, his late parents (Dina and Chuck) always provided Rowe with the simple things in life. "I enjoyed a safe environment and I was loved," he said.

In spite of dealing with cancer (seven surgeries that led to removal of his esophagus), he still felt the need to undertake the Herculean task of starting an orphanage. Now, after three-plus years, COKO is in a good place and its future is bright.

Since its inception, COKO has changed a bit but it's all good.

"We've expanded from 25 children to 30," Rowe said. "Our fulltime staff has increased from seven to nine and includes a head matron, a head teacher, a security officer, assistant teachers, a cook and a cleaning employee. In March of 2025, we'll be leaving the compound's three build-



Jay Rowe gets lots of love from the children of COKO in Tanzania.

ings that occupy 10,000 square feet. We've bought 1.6 acres of flat land on Mount Kilimanjaro and that property will be the new COKO. It's beautiful, gorgeous land that's loaded with fruit trees."

Rowe knows the value of speaking more than one language. He speaks Swahili well enough to converse with the children, who learn to speak English at the start of third grade.

"They start learning English at school but when they return to COKO, they continue to work on English with two teachers, and they also do their homework," Rowe said. "The children at COKO are in the top 10 percent of their class."

Most of the children have no parents and some previously lived with grandparents who no longer could take care of them. They all come from villages surrounding Moshi and they're all chosen based on need by Rowe and co-founder Babu Msuya.

Rowe, who ran a masonry business before retiring, usually travels to Tanzania five or six times a year. But thanks to today's technology, he's able to talk on a daily basis with Msuya, a former school teacher. "We discuss the day-to-day operations, COKO business, and what's needed," Rowe noted. "I also inquire about the kids' health, safety and their schooling."

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FUND-RAISER

continued from page 14

would be no COKO. The orphanage has donors from Bellingham, from all over the United States and from other countries. "A small amount can still go a long way in Tanzania," Rowe said. "A large percentage of donations comes from Bellingham because, as a co-founder of the orphanage, friends, residents

and businesses know me. Anyone wishing to donate can go to help-coko.org."

Mountain climbing took Rowe to Tanzania but he also was avidly involved with long-distance backpacking and ice climbing. But, he always wanted to climb Mount Kilimanjaro and he did that in January, 2011. "At that time, that was my highest climb," he said. "It was 19,341 feet. But, my highest effort was in 2013 in

Nepal when I climbed 20,305 feet to the top of Island Peak in the Himalayan mountain range."

Mountain climbing and orphanages are an unusual mix but that combination has benefitted both the children of COKO and Rowe.

"When you see 30 kids who are happy, safe, going to school, playing games, having clean clothes and linen, and knowing they're loved, it's an awesome feeling," Rowe said. "These children never had anything. They just want to smile, be hugged and be happy. They're getting the things I had growing up. Every kid deserves that. They've given me more than I've given them."

Rowe says that starting an orphanage was the greatest thing he's done in his life. "The kids are loved by a devoted staff and they're all friends. It's one big family," he emphasized.

The fund-raiser at Southwick Zoo will be a great way to assist in keeping COKO functioning and helping children.

Rowe doesn't crave publicity for his efforts but he's pleased when COKO gets noticed. His giving nature is a plus and it has no limits and no boundaries.



Jay Rowe, Ibraheim and a giraffe in the background enjoy the outdoors in Tanzania.

CAR SHOW

continued from page 13

Team has raised over \$280K over the past 10 years.

The car show, says Kamitian is one of the team's biggest fundraisers. Participating vehicle owners pay \$10 to enter the show. People who want to see the cars can get in free, and they can enjoy music by DJ, Bryan Rivas Depaz, as well as a 50/50 raffle, breakfast and lunch items cooked up by the Ashland Lions, as well as ice cream from an ice cream truck.

"100% of the proceeds is going to go to the American Cancer Society, our DJ donates his time, the band donates their time, and the company pays for other expenses. You can bring your whole family to it. The atmosphere is positive, because the folks who bring their vehicles to show are the most down to earth people,

so friendly" says Kamitian.

Over 100 Trophies / Awards will be given for some of the outstanding vehicles.

"So many people have been impacted by cancer," says Kamitian, who says employees and others seem eager to help raise

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funds for this cause. "We're making a difference, and I'm absolutely amazed," he adds.

If you have any questions you can contact Peter Kamitian at (774) 279-0497 or email pkpk77@yahoo.com.

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State Fire Marshal Names New Fire Safety Division Director

Brian J. Ingram Previously Managed Bentley University Fire & Life Safety Operations

State Fire Marshal Peter J. Ostroskey recently welcomed Brian J. Ingram as director of the Fire Safety Division of the Department of Fire Services. Mr. Ingram has more than 30 years of fire and life safety experience, including 15 years in managing fire safety at institutions of higher learning and more than 20 years as a firefighter.

“The Fire Safety Division intersects with the fire service, the public, and regulated industries on a daily basis to protect the Commonwealth’s communities,” said State Fire Marshal Ostroskey. “Brian’s extensive background in fire safety, prevention, and protection make him uniquely suited to lead the Division, and it’s a great pleasure to welcome him to our team.”

The Fire Safety Division is one of four divisions within the

Department of Fire Services. Its staff conduct and coordinate code compliance and enforcement, fire data collection and reporting, public education, licensing and certification, and other vital functions.

“Every individual, family, and community benefits from state-wide fire safety resources,” Ingram said. “I’m excited to join the dedicated staff who deliver those resources every day, and I look forward to building on the tradition of excellence that the Fire Safety Division is known for.”

Ingram comes to the Department of Fire Services from Bentley University, where he served as fire safety officer before being named manager of fire and life safety operations. In this role, he was responsible for campus-wide fire and life safety planning, management, supervision, com-

pliance oversight, and system operability, as well as managing the school’s fire response and prevention in partnership with the Waltham Fire Department. Prior to that, he was the fire safety officer and fire marshal for Becker

College, where he created and administered the first fire safety program in the college’s history.

Ingram has also served as a firefighter and fire educator in Berlin and West Boylston, and in Farmington, CT, where he was

promoted to the rank of lieutenant and named Firefighter of the Year in 1995. He is a graduate of Becker College, a credentialed fire prevention officer, and a certified fire investigator. He is a resident of Marlborough.



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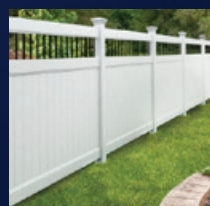
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Real Estate Corner

Home Appraisals 101



John McHugh

REAL ESTATE INSIGHTS

After receiving numerous questions regarding appraisals from my recent newsletter, I wanted to share more about the purpose here.

During an appraisal, an appraiser will visit the home you are buying or the home you currently own. This professional's goal is to determine how much the home is worth.

Appraisers consider several factors when determining a property's value, including the number of bedrooms and bathrooms; the home's size, age and style; and the neighborhood in which the home is located, with a desirable community boosting the home's value.

Appraisers will also look at comparable home sales. These are recent sales of similar homes in the surrounding area. By considering how much money these homes brought in when they sold, appraisers can more accurately determine the current market value of the property they are appraising.

The appraisal matters when you are buying a home because your mortgage lender wants to make sure you are not paying more than what that home is worth. After you make an offer on a home, and the sellers accept that offer, your lender will send an appraiser to determine how much the property is currently worth.

What if the appraiser determines that the home is worth the same as or more than what you have agreed to pay? If that is the case the home sale can proceed. If the appraiser determines that the home is worth less than what you are paying, your real estate purchase might be in danger, because your mortgage lender won't lend you more money than what the home is currently worth.

If a buyer and seller agree on a sale price of \$600,000 but your appraiser determines that the home is only worth \$560,000 your lender won't loan you more than that \$560,000. To make the sale work, either you'll have to increase the offer by \$40,000 in cash to make up the difference or the seller will have to lower the sale price from \$600,000 to \$540,000.

Maybe you want to refinance your existing mortgage to one with a lower interest rate or different term. Your lender will order an appraisal to determine the current value of your home. This is because most lenders want you to have at least 20% equity in your home before they'll approve you for a refinance. Equity is the difference between what you owe on a mortgage and what your home is currently worth. If your

home is worth \$700,000 and you owe \$500,000 on your mortgage, you have \$200,000 of equity in your home.

The appraisal plays a key role in the world of residential real estate, whether you are buying a home, selling one or refinancing your mortgage.

To learn more or to sign up for a free newsletter, contact John McHugh, Senior Sales Associate with Coldwell Banker for over 20 years. JohnSellsNow@gmail.com, 978.902.5646.

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Real Estate Corner

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08/15/2023	10 Arlington Circle	\$1.76 mil
08/15/2023	47 Algonquin Drive	\$1.80 mil
08/11/2023	9 Windsor Avenue	\$1.18 mil
08/11/2023	42 Village Brook	\$385,000
08/10/2023	183 Hartford Street	\$715,000
08/09/2023	94 Eliot Street	\$1.66 mil
08/09/2023	306 Eliot Street	\$1.09 mil
08/08/2023	16 Winnemay Street	\$780,000
08/07/2023	14 Dwight Avenue	\$825,000
08/07/2023	9 Lantern Lane	\$2.8 mil
08/03/2023	15 Speen Street	\$790,000
08/02/2023	7 Cordial Way	\$1.56 mil
08/03/2023	28 Stacey Street	\$805,000
08/01/2023	13 Jameson Street	\$775,000
07/31/2023	38 Travis Road	\$950,000
07/31/2023	10 Stagg Drive	\$980,000
07/31/2023	15 Parkman Street	\$700,000
07/31/2023	36 Silver Hill Lane, #13	\$308,000
07/31/2023	77 Pine Street	\$830,000
07/31/2023	7 Penobscot Road	\$1.23 mil
07/31/2023	104 West Street	\$1.10 mil
07/28/2023	247 Oak Street	\$1.59 mil
07/28/2023	27 Porter Road	\$1.48 mil
07/28/2023	35 Fisher Street	\$1.15 mil
07/27/2023	7 Morgan Drive #405	\$740,000
07/26/2023	11 Morgan Drive #102	\$255,759
07/25/2023	1 Huntington Street	\$700,000
07/25/2023	32-32R West Street	\$1.04 mil
07/24/2023	1 Rice Street	\$1.15 mil
07/21/2023	8 Melvin Road	\$801,000
07/21/2023	18 Massachusetts Ave.	\$790,000
07/19/2023	16 David Drive	\$690,000
07/19/2023	31 Jennings Pond Road	\$480,000
07/19/2023	16 Elwin Road	\$1.34 mil

Source: www.zillow.com / Compiled by Local Town Pages



The 6-bed, 5-bath 6,589 sf house at 9 Lantern Lane in Natick recently sold for \$2.8 million. Image credit: www.zillow.com

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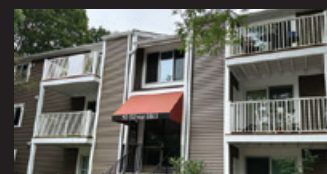
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3 Beds
2 Baths



3 Beds
2 Baths



2 Beds
2 Baths

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