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November 2023

Ashland food pantry seeks donations and volunteers for busy holiday season



BY THERESA KNAPP

The mission of the Ashland Food Pantry is to address food insecurity through access to quality, nutritious food and basic, everyday items. It is also a point of contact, through the Department of Prevention

and Human Services, to assist people facing food insecurity or who may be struggling to meet basic needs.

“Over the past year, we have served an average of 65 families each month through an average of almost 100 appoint-

ments per month. It is quite a feat considering we are currently open two mornings and one afternoon per week,” said Yucchabelle “Yucchi” Cote, the

PANTRY

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Ashland Day Presentation

Source: Oct. 4, 2023 Ashland Select Board meeting bit.ly/AshlandSB10042023

Bernie Temple named Ashland’s Citizen of the Year

Temple honored for dedication to scouting and town

BY THERESA KNAPP

At the Oct. 4 meeting of the Ashland Select Board, the Ashland Day Committee and the Select Board recognized Bernard “Bernie” Temple as Citizen of the Year for his devotion to scouting and to the Town of Ashland.

The award was originally scheduled to be presented at Ashland Day

in September but the event was canceled due to forecasted rain.

The award was presented by Ashland Day Committee member Joseph J Magnani, Jr. (also a member of the Select Board) to Temple at Town Hall surrounded by a room full of friends, family, and scouts.

TEMPLE

continued on page 4

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PANTRY

continued from page 1

food pantry's Food Resource Coordinator.

Cote started working with the food pantry years ago because, "I wanted to use the skills I've built up through various work experiences through the years in a way that benefits our community; this work fits that bill exactly."

Thanksgiving Meal and Holiday Program

Cote says the holidays are a particularly busy time of year, especially with the Thanksgiving Meal and Holiday Program which is a collaboration between the Food Pantry, Community Center, Prevention and Human Services, Recreation Center, and Senior Center staff.

The Thanksgiving Meal program provides families connected with the Food Pantry or Human Services with a complete Thanksgiving meal of turkey, vegetables, other side dishes, and a dessert.

In December, the Holiday Program provides an opportunity for Ashland families to experience the magic of the holidays with the help of their neighbors. Program participants remain anonymous to the donors who are provided with a wish-list to help purchase child-specific gifts. That program also accepts gift cards and 'filler gifts' from people who may not want to sponsor a specific child.

If you need assistance

The Ashland Food Pantry is available to any Ashland resident experiencing food insecurities.



Yucchi, our food resource coordinator.

Food Pantry users must set up an appointment to utilize the Food Pantry. Please contact us by email, humanservices@ashland-mass.com, or call 508-532-7949.

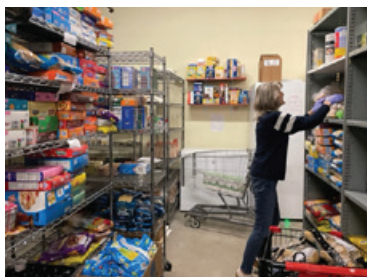
Volunteers needed

"Volunteers are truly the heart of the Ashland Food Pantry, and it could not run without them," said Cote, noting additional volunteers are especially needed around the holidays. "We currently have ten people who volunteer regularly...but it would be wonderful if we could get in three or four more. Even just an hour or two each week can make a huge difference."

Donations needed

Donations of non-perishable and non-expired food can be dropped off in the bin front of the food pantry (outside the downstairs entrance to the Ashland Community Center at 162 West Union St., lower level), or in the donation bin at Shaw's Supermarket.

Monetary donations are also accepted. Checks can be made payable to "Town of Ashland" with "Food Pantry Donation" in the memo line, and mailed to Ashland Human Services, Attn:



Volunteer, Peggy Bunker.



Source: www.ashlandmass.com/440/Ashland-Food-Pantry

Courtney Loughlin, 162 West Union St.

A special thanks at the holidays

Cote said the food pantry could not do its work without the help of generous donors like the Ashland Emergency Fund; Simple Gestures, whose food drives have been invaluable; Upswing Farm, which provides a share of fresh produce; Ashland High School Honor Society students; St. Cecilia Parish; and "people throughout the Ashland community have been amazingly generous in donating to our bins at Shaw's on Pond Street and at the Ashland Community Center."

Ashland Emergency Fund

Another major supporter of the food pantry is the Ashland Emergency Fund which provides

Ashland Food Pantry, ways to donate

Food donations are accepted Monday, Wednesday, and Thursday (check website for times). Food items needed include:

- Ritz Crackers
- Baking mixes
- Sponges, scrubbers
- Canned fruit
- Rice mixes
- Wipes (baby)
- Cleaning wipes
- Dishwashing liquid
- Diapers (size 6)
- Pull Ups
- Ashland trash bags
- Jelly
- Spaghetti
- Mayonnaise
- Pasta sauce
- Toothpaste

Monetary donations are also appreciated. Checks can be made payable to "Town of Ashland" with "Food Pantry Donation" in the memo line, and mailed to Ashland Human Services, Attn: Courtney Loughlin, 162 West Union St.

temporary financial support to Ashland community members in need, including food, heating oil, medicine, etc. And 100% of their donations are distributed to those in need, according to www.ashlandemergencyfund.org.

"Their generosity enables us to provide fresh foods that cannot be donated regularly through bins and food drives, or basic household needs that fall in short supply," said Cote. "Their generosity enables us to purchase items through the Greater Boston Food

Bank that we would not otherwise be able to afford."

For more information about any service, visit www.ashlandmass.com/440/Ashland-Food-Pantry or call 508-532-7949.

"We currently have ten people who volunteer regularly...but it would be wonderful if we could get in three or four more. Even just an hour or two each week can make a huge difference." - Yucchi Cote, Ashland Food Pantry Food Resource Coordinator

Greater Ashland Lions Club

Wishing you the best on Veterans Day, Diwali and Thanksgiving

Other Important Happenings:

- **Daylight Savings Ends on Sunday the 5th**
- **Election Day is on Tuesday the 7th**

We want to Thank all those who came and supported our Annual delicious Porchetta.

Our annual Coat Drive is still running until January 2024. Please donate warm winter coats for children and adults. For Pickup: contact Lion Debbi at 508.728.4912 or visit these sites for drop-off: Town Hall on Main

Street, Dunkin' on Memorial Drive (entrance to MBTA Rail Station) or Shear Perfection on Homer Ave (across from the old train station).

We would like to thank those who purchased a Wreath and/or Swag. These brightened the homes while monies raised benefited local and Lions Charities.

Do you have any used eyeglasses hanging around? We'll take them! Please bring them to the Police Station (located in the Public Safety Building at 12 Union St), Market Basket (Pond

Street / Rte.126), the VFW (at 311 Pleasant Street), or the Town Hall (Main Street).

Wanting to get involved in the community? We're a low-pressure group of service-oriented folks always looking for new members. If you'd like to learn more about the Lions and our club, please contact Lion Alexis at cvarnie@hotmail.com.

For more club information, please check us out on Facebook: Greater Ashland Lions Club. #weserve #kindnessmatters.

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TEMPLE

continued from page 1

Magnani presented the trophy and presented a speech in which he said Temple has been involved with Ashland Boy Scouts (first Troop 23, now Troop 232) for more than 17 years, and has helped guide 53 scouts to Eagle Scout. He has also been active with the public schools, the Lions, the food pantry, Saint Cecelia's Parish, and other community organizations.

Pointing to the scouts in the room, Magnani said, "This is it right here; this is our heritage, this is the history of Ashland right here with scouts like you. Eagle Scout, that's what you strive for, and Ashland has been very fortunate to have great leadership with the Boy Scouts to become Eagle Scouts."

Magnani continued, "Congratulations, sir. You are a leader and a half, and you are a prime example of what a role model should be for Ashland so, thank you very much."

Temple said a quiet "Thank you."

Select Board member Brandi Kinsman said, "This is quite the legacy that you've built...Thank

you for all that you've done on behalf of our community because you've made our community a much better place."

Select Board Chair Robert Scherer read a proclamation thanking Temple for his volunteerism and declaring September 23, 2023 as "Bernie Temple Day" in the Town of Ashland.

The presentation ended with a group photo that included many scouts.

Later in the month, at the Oct. 18 meeting of the Select Board, Temple was also honored by Sen. Karen E. Spilka and Rep. Jack Lewis.

Lewis presented an official citation of recognition from the House of Representatives; and Spilka presented an official citation of recognition from the State Senate.

At the Oct. 18 meeting, Temple acknowledged he had been a bit overwhelmed at the Oct. 4 meeting. He said, "I wasn't quite expecting that; this means a lot...I'm appreciative of all of you [to the Select Board members]. Thank you very much."

For the full ceremony on Oct. 4, visit bit.ly/AshlandSB10042023 (start at minute 10:16)

Ashland Lions Club November 2023 Update

Christmas trees are coming!

The Lions Christmas Tree lot will be opening in its new location at the Ashland Farmers Market on Front Street! We will get our trees delivered the day after Thanksgiving. The Lions will be at the Holiday tree lighting on December 2nd serving cookies and hot cocoa, and we'll have lots more surprises in store this year as well. Please consider buying your fresh Christmas tree from the Ashland Lions this year and donate to a great cause. Remember, Lions give back 100% of fundraising to eye research and the local community. Hope to see you soon!

Coats for Kids and Families

Ashland Lions Club is partnering again with Anton's Cleaners for the Coats for Kids and Families Drive. We are collecting warm winter coats for adults and children. CFK&F accepts warm winter coats that are gently used, good quality and all sizes. Coats should not have rips, tears, broken zippers or permanent stains. They will be cleaned by Anton's Cleaners and made available to local nonprofits, social service agencies and schools to ensure that the coats are given to those who really need them,

free of charge. Coats may be dropped off in Ashland at Focus on Fitness (290 Eliot St.), Cleaner's Choice and Tailor (193 Main St.) and at the Public Safety Building (12 Union Street).

Ashland Lions Meat Raffles

Ashland Lions is kicking off another great year of meat raffles! Our next one will be held on Saturday, November 4 at 12pm, at TJs Food and Spirits in Ashland, and continue on the first Saturday of each month throughout the winter. As always there will be great food, fun people and great meat to choose from. See you there!

Eyeglasses and Cellphone Collection

Eyeglasses and cellphone collection is a year-round project with collection of used prescription and nonprescription eyeglasses, sunglasses, hearing aids and cell phones.

Collection boxes are located at: Ashland Post Office, Ashland Senior Center, Old train station - Ashland, Moody Optical - Ashland, Middlesex Bank - Ashland, Fayville, MA Post Office

Studio Optics - Framingham, Southborough Senior Center, Southboro Post Office on Rt.85, TJ's Food and Spirits, The Residence at Valley Farm

Join the Lions and help your community

Want to participate in service to the community while meeting some great people and having some fun? If you're interested in becoming a member of the Ashland Lions, please reach out to us via email at membership@ashlandlions.org for details, or message us on Facebook! You're also welcome to stop by our Christmas Tree lot and talk to any of our members.

Stay up-to-date on Lions happenings

To see the latest status of our events, please visit our Ashland Lions Facebook page. Click the Like button and you will be automatically notified of changes or cancellations. While you're at it, be sure to follow Ashland Town News too!

KING LION DAN MITCHELL
ASHLAND LIONS CLUB
PRESIDENT

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Ashland Downtown Project Update

By THERESA KNAPP

At a meeting of the Select Board on Oct. 4, Town Administrator Michael Herbert said the downtown project "is coming along."

He noted the street lining work had not been done as scheduled but expected the contractor to do

the work shortly; and said there is a change in plans for the medians and crossing islands.

"We were looking at doing a stamped asphalt treatment on the medians and with the crossing islands and once we had one of those done, well, it looked like stamped asphalt; it did not look

like cobblestone or what we were trying to emulate so we're actually now going to brick the medians and the crossing islands."

Herbert said next year, inside the medians, will have some landscaped areas; and electronic signs are being considered for the future.

Herbert the streetscape work should be done by the end of October.

Select Board member Joseph Magnani Jr. said he had noticed some cracked bricks (possibly "soft" bricks) on Main Street, and asked Herbert to check on those.

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Holiday Stroll

Downtown Ashland

Saturday Dec. 2nd | 12-4 p.m.

Enjoy a downtown stroll to shop at various businesses, including Blush Bouquets, Ashland Reiki & Wellness, B&Beauty, MSM Blowdry, Crossroads Physical Therapy, Bill Horsman Photography, SubZero Nitrogen Ice Cream, Needham Bank, and Town Hall. Over 20 pop-up shops in all! Activities for all ages, including marshmallow roasting and hot cocoa, will be available at The Corner Spot, and kids can visit Santa in the shed from 12 PM to 4 PM.

Corner Spot - Holiday Stroll

Prepare for the holiday gift giving season by participating in the annual Downtown Ashland Holiday Stroll.

Downtown becomes a shopping destination with over 30 places to shop.

Small businesses pop up to sell their goods in existing storefronts along the downtown route.

Shop from 12 pm - 4 pm by visiting various locations. Pick out your favorites from existing businesses along the route: Blush Bouquets, Ashland Reiki & Wellness, B&Beauty, MSM Blowdry, Bill Horsman Photography, SubZero Nitrogen Ice Cream (New! Opening Nov. 2023), Needham Bank, and shop over 20 pop-up shops at The Bagel Table, Crossroads Physical Therapy, and Ashland Town Hall to complete your holiday shopping.

New this year is a kids corner, see what these young entrepreneurs create for a perfect gift!

In addition to wonderful gifts, you will be rewarded by visiting all the locations! Grab a punch card along the route and when it's full and you have visited all the amazing spots along the route, drop it in a box to be entered into a raffle with great prizes!

In addition to the best shopping around, The Corner Spot will host activities from 12pm-4pm for kids of all ages. The Ashland Boy Scouts will have a fire pit roaring all day with roasted marshmallows and hot cocoa. They will be selling holiday wreaths and Hanukkah candles too! The Ashland Girl Scouts will offer crafts and cookies for sam-

pling! Santa will be in the shed waiting to hear all the Christmas wishes!

Free to attend, all are welcome.

For more information and for a list of who's popping up, visit the Corner Spot Facebook page or website.

Annual Holiday Stroll is Saturday, Dec. 2, from noon to 4 PM, in Downtown Ashland.

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Town Meeting and Warrant Articles

Join us on Nov. 29, at 7 PM, at Ashland High School for a pivotal community event.

Warrant Articles for the Special Town Meeting:

1. Free Cash Appropriation
2. Property Tax Exemption
3. Senior Work Off Program
4. Accept Donation of Land - Fountain Street
5. Accept Easement - High Street
6. Authorize a Home Rule Petition to Increase Liquor Licenses
7. CPC Funding: Authorize Funding for Dog Park Construction
8. CPC Funding: Extend Sunset Date for Riverwalk Funding

Mark your calendars and participate in shaping the future of our beloved Ashland! Get more details on the Town Meeting by visiting the Town Meeting page on the town website.

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Shop Small, Shop Local

November is traditionally the month when people are encouraged to Shop Local.

The holidays are upon us and although online shopping can be very convenient it is the small shops all year round that need our support, especially at this time of the year.

So as you shop for the perfect holiday gifts this year, we encourage you to make a real difference by supporting our local businesses and SHOP LOCAL.

Ashland is home to some unique shops and restaurants. Several spots are great for gifts you can't find online. Gift cards to a favorite restaurant in Ashland can make a special gift too.

There are so many ways to support local businesses this

month and all year round. Whether you're dining at your favorite local restaurant or browsing through neighborhood shops, your actions matter.

Leave them a positive review, snap a picture for social media, and recommend them to your friends and family. These small gestures can have a big impact.

For a list of Ashland's local shops and dining options, please visit our dedicated 'Shop Local Ashland' webpage on the town's website, ashlandmass.com or visit the town's business directory and search by category for that perfect shop. Let's make this holiday season a memorable one by supporting the heart of our community - our local businesses.

Covid And Flu Vaccine Clinics to Be Held on the Following Dates:

***Tuesday, November 7, 2023**

***Tuesday, November 14, 2023**

TIME: 11:00 AM – 2:00 PM

WHERE: Ashland Town Hall, 101 Main Street, Lower Level

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Paint With Friends Of COA

The Friends of the Ashland Council on Aging, a nonprofit volunteer organization, true to its

mission to support all activities offered by the Ashland Senior Center are once again preparing for

an entertaining paint night.

SAVE THE DATE! Paint Night will be held at the Ashland Fish & Game, 8 Ponderosa Rd, Ashland, on Nov. 16, from 6-8 PM. All participants will receive a paint kit which will include all needed materials for your evenings paint project.

All proceeds from this event will benefit the programs offered to the Ashland Senior Center and supported by the Council on Aging. Your participation will be greatly appreciated.

Cost for the evening is \$45 per person. Contact: Michael Aldoupolis at maldoupolis57@gmail.com for more information and to purchase tickets.

Paint Night

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Ashland Tree Lighting

Saturday Dec. 2nd | 4 - 5 p.m.

Come on down to Green Square on Main Street for hot cocoa, cookies, caroling, and the annual tree lighting ceremony! Santa will be attending so don't miss out! The tree lighting will happen at 4:30 p.m.

How to design the perfect outdoor living space



Chris Hopkins

LANDSCAPE INSIGHTS

It may sound strange, but some clients say “My favorite room at home isn’t inside my house.” They just love their green spaces. But creating the perfect outdoor living spot doesn’t just happen. It takes planning. And now’s the perfect time of year to be think-

ing about designing a spectacular outdoor space for the Spring. Here’s some things to keep in mind as you start to plan.

1) Ask questions

When you look at the green space you want to transform ask “what do I want from this space” — to entertain, relax, let kids and pets play freely, grow fruit or vegetables, or host cozy gatherings...a green space can do many things, but it helps to prioritize. What’s the primary use and what’s a “nice to have”?

2) Talk to friends, neighbors, and the pros

Ask friends or neighbors about outdoor spaces you admire. Talk about the process, how their plans evolved as they built. Don’t be afraid to ask about what they’d do differently. Remember, building an outdoor greenspace is just like renovating a space in your house —it should include planning and might require town permits.

3) Create an idea board

Outdoor living spaces come in all shapes and sizes. Before you finalize your plans, it helps to know exactly what you want — not just how the space will be used, but what style you want. Think English country garden vs modern minimalist. Do some research online and save images of green spaces you like. Social media is a great place to brainstorm and create a Pinterest board.

4) Set a budget

Finalizing your budget will keep your project on track. The last two years have seen prices go up. So, when you talk to friends or neighbors about recent projects ask them about their final cost. You’ll find the estimate and the final total may vary based on how the project evolved during the build. Remember a change in the original design or a problem uncovered means a change in price. Allow a 15% to 20% buffer (over and above your budget) just in case of hiccups. And don’t

be tempted to use a lowball price as it will probably involve cutting corners or worse.

5) Work with a professional

You’ve got your vision and a rough budget, now you can talk to a professional landscape contractor.

Here are some questions you’ll want to ask before hiring:

- Have they completed a project like yours—size and budget?
- References— can you talk to previous clients or suppliers?
- Discuss contract details, including: payment schedule;

proof of liability insurance and worker’s compensation payments; a start date and projected completion date. Good contracts insure no misunderstandings.

Information provided by Chris Hopkins, Greenleaf Landscaping LLC — with 30 years experience building everything from fire pits and pergolas to pools and outdoor kitchen/entertaining space **Talk to Greenleaf today: 774-421-9570**

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VETERANS DAY LUNCHEON
NOVEMBER 13TH 12 PM

The Ashland Senior Center invites the community to Honor our Veterans with a Free Lunch and Ceremony.

Michael Herbert will begin the celebration with a tribute to the branches of the Armed Forces. The show will include patriotic songs performed by The Bean Town Bound Quartet, and speaker Bob Begin, U.S. Army Veteran and Naval Historian, discussing the Struggle of the USS Bunker Hill off Okinawa in WWII.

Sponsored by the Ashland Police & Fire Departments.

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The b.LUXE *beauty beat*

Big Thanks...

BY GINA WOELFEL

I recently sat down with Heather Cohen, the owner of b.LUXE Hair and Makeup Studio in Medway. We had a chance to catch up and reflect on 2023 and what a crazy, wonderful year it's been, with so much to be grateful for!

During our talk, Heather shared that one of her favorite things to do in the fall is to take long walks with her dogs. "I hike my dogs most mornings, but our autumn hikes are my favorite. The air is crisp, and my pups love playing in the crunchy leaves." She also shared that it's her time to disconnect from her "salon" brain and focus on other aspects of her life beyond the day-to-day operations of her studio. The beginning of November is the calm before the busy holiday season, and Heather likes to take this time to reflect on how grateful she is for everything in her life. "Well, I'm blessed with my family, friends, and dogs. I have a tight-knit group of people who really support and love me, and that's allowed me to work as hard as I have."

As a child, Heather's family sometimes depended on their local church and community services to make ends meet. Despite their financial struggles, she never went without or felt ashamed of needing assistance. "In hindsight," she explains, "that helping hand was a blessing in disguise because it taught me the importance of taking an active role in my community and giving back. I didn't know the significance of

it at the time, but now, those acts of kindness speak volumes, and I'm extremely grateful for them. We organize volunteer opportunities at the salon for our staff to participate in, cutting hair for the Franklin Senior Center, packing food and raising money for The Franklin Food Pantry, working with PAWS New England, and donating yearly beauty scholarships to our sister school in Cancun, Mexico, who we visit each year to bring new supplies and teach classes. I'm really impressed with how our staff always joins in. If it's important to our community, it's important to b.LUXE."

During our conversation, we discussed the keys to running a successful beauty salon with over 30 talented and influential women. Heather expressed her gratitude towards her employees: "They're the backbone and heart of b.LUXE. I'm fortunate to have the creative and management teams that I do! They are the best in the business, and their incredible talent and work ethic inspire me to set the bar higher and consistently exceed expectations. We didn't become Massachusetts' most highly-rated salon just by chance! We made that happen together."

Heather also expressed her gratitude towards John Green, the owner of Medway Mills, where her salon is located. This historic, eight-acre complex is surrounded by wooded grounds, with Chicken Brook flowing directly underneath the salon. "John has done an excellent job preserving the property's natural charm while incorporating

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beautifully landscaped grounds, stone walls, and flower gardens to welcome visitors to the Mill. This year, he added an upper parking lot to accommodate the overflow. Our customers love the timeless atmosphere here."

Heather has great affection for the whole Medway Mills family. "The businesses here work well together, and it's a great place to work." Three beauty and wellness businesses located at the Mill have provided Heather with an enormous amount of support and inspiration - Chat Noir Nails, whose owner is Jillian Lustgarten Cohen, Molly's Apothecary, owned by Ann Fisher, and Drift and Oak Yoga, whose owner is Bianca Fantoni. "We share many of the same customers and work together to grow each other's clientele." She praises these businesses for helping women understand their worth and enhancing the community. "To me, they define Girl Power, and I'm so proud of that. I couldn't ask for better



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women to work alongside." "The Local Town Pages" deserves a HUGE shoutout, too!" exclaims Heather. "We love our BEAUTY BEAT column, and without this community paper, we'd lose our direct line to our customers. "We've really enjoyed these conversations with existing and potential clients, especially those who've never visited our studio. It's been a friendly opportunity to introduce ourselves and connect with so many wonderful people."

"I need a book to list how many people I'm grateful for!" says Heather. "But, I guess it really just boils down to our clients and our wonderful community.

I'm really very, very grateful to our community for bringing b.LUXE into the fold and embracing it the way that they have. Thank you..."

Happy Thanksgiving from our family to yours.
The b.LUXE Team

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Your Money, Your Independence

Stop Making Sense: Massachusetts Updates Estate Tax Laws



Glenn Brown, CFP

It's taken 2 years, but Massachusetts lawmakers finally provided legislation for Governor Healey to sign on October 4th impacting the lowest (worst) U.S. estate tax threshold as part of a "\$1 billion tax relief package".

There are several positives in this package. Benefits for expanded childcare credit (over 30% of package), seniors, renters, septic systems, low-income housing, commuters, and short-term capital gains reduced from 12% to 8.5%.

Recall an estate tax may be owed based on net value of the estate of a deceased person before distribution to non-spousal heirs. To calculate net value, add all assets (real estate, investments, IRAs, small business, life insurance proceeds, personal property etc.) minus liabilities.

Key facts on MA update:

- Estate tax exemption rises to \$2 million from \$1 million, first increase since 2006.
- Provides a uniform credit of \$99,600.
- Eliminates "the cliff effect" when all assets were taxed if over threshold.
- Retroactive for estates of decedent's death on or after January 1, 2023.
- Filed 2023 estate tax returns or estimates paid are entitled to a refund.

This Must Be The Place (Naive Melody).

Before celebrating a victory for the Commonwealth by echoing legislators that this "doubles the previous threshold", understand there are only 12 states in the U.S. that still tax estates.

Yes, you can live in 38 other states and pay \$0 state estate tax regardless of your wealth.

Furthermore, the federal estate tax exemption is now \$12.92 million, over 6X greater than MA. For most, there's little concern of having a life's work of earning, planning and saving being taxed upon death by the federal government.

Same As It Ever Was, Same As It Ever Was...

The new \$2M threshold moves MA from tied for 49th worst to 48th of U.S. states.

Consider actions of other states since 2018 per taxfoundation.org.

New Jersey and Delaware eliminated their estate tax.

Vermont raised to \$5M, Maine \$6.4M, New York \$6.58M and Connecticut now aligns to federal government's \$12.92M.

Additionally, Illinois (\$4M) and Oregon (\$1M) legislators have proposals to increase to the federal government's \$12.92M or higher.

Take Me To The River (or another state)?

How quickly can one's estate exceed \$2 million in MA?

Consider the median single-family home sale price in Middlesex County is \$845,000. Add savings, 401(k), 403(b), any insurance proceeds, value of a small business, maybe a generations Maine lake house... it can add up.

Connect with an estate planning attorney. New laws and life events are opportune times to connect as well as provide an updated net worth and review your process. Remember, revocable living trusts bypass probate, not estate tax laws.

Know your net worth. Run updated estate tax estimates after \$99,600 credit applied. MA is still a graduated tax rate starting 0.8% up to 16%. For example, \$3M is now ~\$82,400 in MA estate taxes, \$5M is ~\$292,000 taxes, and \$10M is ~\$968,000 taxes.

Plan to be agile in retirement. Connection to seasons, family and friends can be strong. However, proper planning can create alternatives for residency in 38 states to no longer deal with state estate tax or 5% MA state income tax (make that 9% if earning over \$1M).

At \$10M net value, does one put \$1M towards a new or 2nd home in another state, declare

residency so heirs receive this value? Or stay in Massachusetts to pay ~\$1M in estate tax?

As a fiduciary, it's a responsibility to educate on the possibilities for those interested.

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 Plan-

Dynamic, 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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Senior Community Center Activities for November 2023

NEW PROGRAMS & ACTIVITIES:

Nov 2nd at 9 am - Free Breakfast sponsored by Ashland Lions
Nov 2nd at 10:00 - COA Meeting

Nov 2nd at 12:00 - FOCOA Meeting

Nov 6th at 12:30 - Senator Karen Spilka's Office - Listening Hour

Nov 8th at 10:00 - Computer Class: Working with Email

Nov 8th at 1:30 - Parkinson's Support Group

Nov 9th at 11:30 - Downton Abbey showing of the First Episode of the TV series with Tea & Pastries.

Call to reserve your seat at 508-881-0140 x1.

Nov. 10th - CLOSED FOR OBSERVATION OF VETERANS DAY:

Thank you to all of our veterans!

Nov 13th at 12:00 - Veterans Day Celebration with Lunch. Sponsored by the Ashland Police and Fire Departments.

Call to reserve your seat at 508-881-0140 x1

Nov 13th at 10:30 - Hearing

Aid Cleaning with Hopkinton Audiology

Call to reserve your space at 508-881-0140 x1

Nov 15th at 10:00 - Town Manager's Coffee Hour

Nov 16th at 10:30 - In Person Lifelong Learning Series on First People, Part 3 of 3

Call to reserve your seat at 508-881-0140 x1

Nov 16th at 11:30 - **Let's Talk About Fuel Assistance with Cheryl Bell**

Call to reserve your seat at 508-881-0140 x1

Nov. 16th at 6:00 pm- **Paint Night** Fundraiser at Ashland Fish & Game

Call Michael Aldoupolis at 508-269-3795, or drop by the Ashland Senior Center to purchase tickets

Nov 17th at 10:00-12:00 - Legal Consultation by Appointment

Call to make an appointment 508-881-0140 x1.

Nov 20th at 12:00 - Thanksgiving Celebration with Lunch and Trivia

Nov 21st at 10:30 - Avoiding

Fraud Discussion with Lori Maz-zaro, Middlesex Savings Bank

Nov 22nd - The Ashland Senior Center will be **CLOSING AT 12:00 noon for Thanksgiving**

Nov 23rd-24th - CLOSED FOR THANKSGIVING

*Note - No Clocktown Memory Cafe in November and December. This event will restart in January 2024.

WEEKLY PROGRAMS & ACTIVITIES: NEW! indicates new programs & activities

Weekly Monday Lunch at 12 pm. Reservations must be made by Thursday before lunch

11/6 Baked Fish, Roasted Potatoes, Squash Medley, Side Salad

11/13 Pot Roast, Mashed Potatoes, Dinner Rolls

11/20 Turkey Dinner with Stuffing, Mashed Potatoes, Cranberry Sauce, Gravy, and Dinner Rolls

11/27 Grilled Cheese Sandwich, Italian Wedding Soup and Homemade Potato Chips

NEW! Backgammon - Second and Fourth Tuesdays of the

Month at 1 pm

Bingo - First and Third Tuesdays of the Month at 1 pm

Bowling - Tuesdays at Ryan's Amusement in Millis at 9 am

Blood Pressure Clinic - Wednesdays at 10:30 am

NEW! Canasta - Mondays at 1 pm

Chair Yoga - Tuesdays at 1 pm

Craft Classes - Every other Friday at 12 pm. Fall Centerpiece on Nov. 3rd and Pebble Cards on Nov. 17th

Cribbage - Thursdays at 12:30 pm (No Cribbage on Nov 23rd)

Exercise with Joni - Mondays, Wednesdays and Fridays at 9:30 am (No Exercise Class on Nov. 10th & 24th)

Fall Walking Group - Tuesdays and Thursdays at 9 am

NEW! Hearts - Wednesdays at 1 pm (No Hearts on Nov. 22nd)

In Stitches "DROP IN" Knitting Group - Second and Fourth Tuesday of the Month at 11 am

Intermediate and Advanced Watercolor Class - Tuesdays & Wednesdays at 9:30 am (No Art Class on Nov 20th and 21st)

Line Dancing with Lisa - Thursdays at 12 pm (No Line Dancing on Nov. 23rd)

Mahjong - Fridays at 10:30 am (No Mahjong on Nov. 10th and 24th)

Parkinson Boxing - First and Third Wednesdays of the Month at 1:30 pm

Pitch Card Game - Mondays at 12:30 pm

NEW! Scrabble - Thursdays at 10 am (No Scrabble on Nov. 23rd)

Stress Reduction Class with Robin - Thursdays at 1 pm (No Stress Reduction Class on Nov. 23rd)

Tai Chi with Robin - Wednesdays at 11 am

Veterans Office Hours - Every 2nd and 4th Wednesday by appointment

Call (508) 429-0629 to make an appointment

Zumba Gold - Tuesdays at 10 am

Schedule is subject to change. Please review Monthly Newsletter for final schedule.



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November 15th from 5:30pm-7pm
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Preschool cohort starting January 2024



November 2023 at the Ashland Library

Veteran's Day Holiday

Closed on Friday, November 10th and Saturday, November 11th

Thanksgiving:

Closing at 1pm on Wednesday, November 22nd

Closed Thursday, November 23 and Friday, November 24th

We are OPEN Saturday, November 25th

Announcement:

Women in Horror Comics Mini Horror Book Festival @ The Framingham Library!

Saturday, November 4 @ 12:00-3:00pm

This time, we're meeting at the lovely Framingham Public Library to celebrate Women in Horror Comics! We are thrilled to welcome horror authors Alex de Campi, Erica Henderson and Marjorie M. Liu for this day of fun and conversation! The day will include a panel discussion (which will be recorded so, if you can't make it in person, you can watch later!), small group conver-

sations, and a book sale/signing. It's also a book birthday to celebrate Alex and Erica's recent release of "Parasocial". So, so, so exciting!

Books for the book sale will be provided by Aesop's Fable. You can PREORDER books by any of our authors and Aesop's will bring your books to the Fest - easy peasy and no worries that they'll sell out!

Walk-ins are welcome, but we're also requesting registration so we know how many chairs to have out (and you'll receive reminders)..

Schedule of events (subject to change):

12:00-1:00pm - Panel with all authors

1:00-1:30pm - Dedicated book sale/signing

1:30-2:30 - Discussion and Q&A with the authors

2:30-3:00pm - Dedicated book sale/signing

Adult:

Virtual - Environmental Book Club

Wednesday, November 1 @

6:30pm

Read "Cobalt Red: How the Blood of the Congo Powers our Lives" by Siddharth Kara

Virtual: Ashland Adult Book Club

Wednesday, November 1 @

6:30pm

Read "The Marriage Portrait" by Maggie O'Farrell

Hybrid - Romance Book Club

Thursday, November 2 @

6:30pm

Read a Rom Com Romance

The Garden of Words: A Writing

Workshop

Friday, November 3 @

10:30am

Join us for a morning of writing and creativity.

Virtual - Friday Night Film

Discussion

Friday, November 3 @ 7pm

Watch "Welcome to the Sticks"

Fixit Clinic at the Ashland Public

Library

Saturday, November 4 @ 1pm

Bring in your broken item(s) and participate in troubleshoot-

ing and repair with help from our volunteer Fixit Coaches. Bring any parts and tools you already own that might be helpful. Come ready to describe what's wrong and what you've already tried.

Virtual - Q&A With Mystery Writer and TV Producer Lee Goldberg

Tuesday, November 7 @ 7pm

Join us in conversation with Lee Goldberg and celebrate the release of "Calico" which comes out today! Lee not only writes wonderful mysteries, he's been the writer and producer of one of our favorite TV shows, "Monk", so you know that this will be a fascinating, quirky, and fun discussion.

Virtual - Front Street Readers Book Club

Tuesday, November 7 @ 7pm

Read "All the Pretty Horses" by Cormac McCarthy.

Paint Night with Ashwini Chitnavis

Wednesday, November 8 @

5:30pm

We welcome Ashwini Chitnavis to host this session where you learn to paint on canvas. No art experience necessary, just an open mind and a can-do attitude.

Mystery Book Club

Wednesday, November 8 @

6:30pm

Read "Wish You Were Here" by Jodi Picoult.

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Ashland Athletics Online Store

It is finally here! A one-stop shop where you can get all of your Clocker gear is launching today!

We have partnered with BSN, one of the country's largest athletic gear and equipment distributors to have our own Athletics store.

The 24-hour-a-day, seven-days-a-week, 365 days-a-year permanent store is filled with anything and everything any fan would need to show their Clocker Pride!

From t-shirts to hoodies, winter coats to baby bibs, everything is 100% customizable, and each category has designs upon designs that can make your gear different from anyone else. The options are truly endless.

This new launch allows for a consistent brand identity for all of our sports while at the same

time driving revenue that will be funneled right back into Ashland Athletics, making it a win-win for all involved.

We also wanted to make sure there were price points for any family interested in purchasing and that constant sales take place, including the current sitewide 25% off sale.

No more waiting weeks for your order to arrive. Now, you can place the order, and the turnaround time is around ten days, and it is shipped straight to your home.

Share the link with friends and family and continue to help support Ashland Athletics: <https://sideline.bsnsports.com/schools/massachusetts/ashland/ashland-high-school>.

Go Clockers!

Kevin Anderson

Ashland Director of Athletics

Ashland's Thanksgiving Meal and Holiday Program

Each Fall at the Community Center, Prevention & Human Services, Recreation, and Senior Center staff team up with volunteers and community partners to host the annual Thanksgiving Meal and Holiday Program.

Ashland's Thanksgiving Meal program provides families connected with the Food Pantry or Human Services with a complete Thanksgiving meal of turkey, vegetables, other side dishes, and a dessert.

This program would not be successful without the helping hands of many community partners.

The Ashland Emergency Fund purchases the groceries from a local grocery store, and student groups and other local organizations hold food drives for supplementary items.

On the day of the Thanksgiving Meal program, the Department of Public Works team picks up the donated turkeys and brings them to the Community Center where staff, Select Board members, and community volunteers come together to help distribute the meals.

After Thanksgiving, we roll right into December which kicks off the Holiday Program. The Holiday Program is an opportunity for Ashland families to experience the magic of the holidays and for donors to make a meaningful difference in the lives of

children and their families.

Beginning in September, the Community Center team gathers information from families who wish to participate in the program and businesses, churches, residents, and charities are invited to sponsor a child or number of children. Holiday Program participants remain anonymous to the donors who are provided with a wish-list to assist with purchasing gifts for the child they are sponsoring.

Individuals who would like to support the Holiday Program, but do not wish to sponsor a child, are encouraged to donate gift cards and/or 'filler gifts.' These donations are helpful and necessary to help make the Holiday Program a success by ensuring that every participating child receives gifts.

In December, the Community Center closes for one designated day where staff members and volunteers distribute all of the generously donated gifts to the families and help make the holiday magical for so many.

If you are interested in sponsoring a child or donating gifts to the Holiday Program; please contact the Human Services department at 508-532-7942 or 508-532-7946

Any resident needing assistance with food is encouraged to contact the Food Pantry at 508-532-7949.

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Should you invest ... or speculate?



Mark Freeman

FINANCIAL FOCUS

You'll find some big differences between traditional and speculative investments — and knowing these differences can matter a great deal when you're trying to reach your financial goals.

To begin with, let's look at the basic types of traditional and speculative investments. Traditional investments are those with which you're probably already

familiar: stocks, bonds, mutual funds, government securities, certificates of deposit (CDs) and so on. Speculative investments include cryptocurrencies, foreign currencies and precious metals such as gold, silver and copper.

Now, consider these three components of investing and how they differ between traditional and speculative investments:

The first issue to consider is risk. When you own stocks or stock-based mutual funds, the value of your investments will fluctuate. And bond prices will also move up and down, largely in response to changing interest rates. However, owning an array of stocks — small-company, large-company, international, etc. — can help reduce the impact of volatility on your stock portfolio. And owning a mix of short- and long-term bonds can help you defend yourself somewhat against interest-rate movements. When interest rates fall, you'll still have your longer-term

bonds, which generally — but not always — pay higher rates than short-term ones. And when interest rates rise, you can redeem your maturing short-term bonds at potentially higher rates.

With speculative investments, though, price movements can be extreme as well as rapid. During their short history, cryptocurrencies in particular have shown astonishingly fast moves up and down, resulting in huge gains followed by equally huge, or bigger, losses. The risk factor for crypto is exacerbated by its being largely unregulated, unlike with stocks and bonds, whose transactions are overseen by well-established regulatory agencies. There just isn't much that investors can do to modulate the risk presented by crypto and some other speculative investments.

A second key difference between traditional and speculative investments is the time horizon involved. When you invest in stocks and other traditional investments, you ideally

should be in it for the long term — it's not a "get rich quick" strategy. But those who purchase speculative investments want, and expect, quick and sizable returns, despite the considerable risk involved.

A third difference between the two types of investments is the activity required by investors. When you're a long-term investor in traditional investments, you may not have to do all that much, once you've built a portfolio that's appropriate for your risk tolerance, goals and time horizon. After that point, it's mostly just a matter of monitoring your portfolio and making occasional moves — you're not constantly buying and selling, or at least you shouldn't be. But when you speculate in crypto or other instruments, you are constantly watching prices move — and then making your own moves in response. It's an activity that requires considerable attention and effort.

One final thought: Not all speculative instruments are

necessarily bad investments. Precious metals, for instance, are found in some traditional mutual funds, sometimes in the form of shares of mining companies. And even crypto may become more of a stable vehicle once additional regulation comes into play. But if you're investing for long-term goals, such as a comfortable retirement — rather than speculating for thrills and quick gains, which may disappear just as quickly — you may want to give careful thought to the types of investments you pursue.

If you would like to discuss your personal situation with a financial advisor contact:

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Sports

Hallock Taking Her Game To The Next Level

BY CHRISTOPHER TREMBLAY
STAFF SPORTS WRITER

Ashland's Ayla Hallock has played softball for a long time and considers it to be her main sport.

However, entering the eighth grade she was looking to find something that she could add to softball.

Enter field hockey.

"I was looking for something to do in the fall," the senior said. "It was to be a fill-in and nothing else, softball was still my number one priority."

While softball was to be in the forefront of everything else for the Ashland athlete, field hockey soon became a sport that she found herself to be intrigued with. Before she knew it, she was joining the Northeast Elite, a field hockey club team out of Lowell, and softball was being displaced with field hockey as her sport.

As softball dropped to Hallock's number two sport, it even-

tually found its way off her list all together. Today field hockey has become a 24/7, 365 days a year sport for the Ashland athlete. She has also started running track during the winter and spring seasons to stay in shape for main sport.

"I dropped softball all together as track was better for me and I really didn't have the same love for the sport as I used to have," Hallock said. "I've become more passionate about field hockey and run the 200 and 400 in track while also participating in throwing events, like the javelin."

As field hockey began rising up the ladder, it wasn't something that got her excited to play right off the bat. While Hallock found that she loved playing her new-found sport, she quickly found that it would have to be put on hold her freshman year in high school due to the Pandemic. With no real actual field hockey to play, she began watching a lot of You Tube videos on the sport



and was teaching herself.

Having no first-year high school varsity field hockey, Hallock relied on her club team that would eventually start playing again. It was here that she believed her game skills developed into the player she is today. In addition to putting in as much effort into the game as she possibly could, she was also taking private lessons. Hallock also found time to rent out batting cages and practiced her hitting and shooting, so come her sophomore season, things would start to fall into place.

As a sophomore playing in what was her real first year on the varsity squad Hallock went out and earned herself a Tri-Valley League All Star honorable mention, was named the Clockers Unsung Hero and found her way onto the team as a starting defensive midfielder. She found the season to be a pretty big deal as it corroborated the fact that all her hard work had paid off.

Playing defensive middle was not her choice, but one of one of her coach's prior to getting to high school. Being one who had a high endurance and loved running all over the field, the position was perfect for Hallock's demeanor. A position that she enjoys immensely, stating that much rather be preventing the opposition from scoring goals than actually scoring them herself.

"Ayla has a high field hockey IQ and sports awareness. She is



always looking to improve the team and will help teammates with learning new skills," Ashland Coach Molly Foley said. "She is continuously motivating those around her to be better, including myself, making me aware of the latest field hockey developments."

During her junior campaign, Ashland earned themselves a number 16 seed in the Division 3 State Tournament where they defeated Dennis-Yarmouth 3-2 before falling to Watertown in the Round of 16. Then earlier this year Hallock committed to Merrimack College, a Division 1 school in Andover, where she will take part in a five-year athletic training program. Eventually she wants to become a physical therapist.

"I knew that I wanted to play Division 1 field hockey and I worked hard to make it happen. I am so happy that my hard work paid off," Hallock said. "I was looking at other schools, but Merrimack seemed to be part of my future plans."

Hallock went on to note that the sports culture, the size, the coaches, and teammates at Merrimack all seemed to be a good fit for her skill level.

"One of the biggest obstacles I thought about was the broken leg test," she said. "Would I still want to go there if I wasn't playing field hockey – absolutely."

Her Ashland coach believes that her defensive middle should have no concerns about playing Division 1 field hockey for the Andover school.

"It is incredible how much she has improved from year to

year. She made the varsity team as a freshman because she was a phenomenal player," Foley said. "Each year she came back with new skills and confidence; it's amazing what she has been able to accomplish over the last four years. I'm so excited what she does this year and into the future."

As a defensive middle she doesn't usually find the time to score goals, although she has been able to get into the circle at times and been able to produce a few goals for the Clockers. With that said, Hallock really believes that her main job is to get the ball out of trouble by either clearing it out of Ashland's zone or making that outlet pass to one of her teammates.

As a senior captain this fall, Hallock would not only like to repeat as a TVL All Star and the Clocker's MVP but would like to be an overall leader that is well respected amongst her teammates and throughout the league.

"As a team, we lost 13 girls, so we have a brand-new team, so to speak, but we have a great team environment with communication and a lot of bonding," she said. "My main goal is that we continue to improve each day with everyone giving 110% all of the time while on the field and then leaving it there. If we get to go back to the tournament that's a bonus."

When her high school field hockey career comes to a close, she will still have two track seasons before she has to say goodbye to Ashland before moving onto the next chapter of her life in college.

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Real Estate Corner

Ashland Recent Home Sales

Date	Ashland	Amount
10/18/2023	91 E Bluff Road	\$530,000
10/17/2023	126 Mountain Gate Road	\$442,000
10/11/2023	21 Braeburn Lane	\$740,000
10/11/2023	17 Braeburn Lane	\$664,000
10/04/2023	243 Olive Street	\$639,000
10/02/2023	83 E Bluff Road	\$540,000
09/29/2023	11 Thomas Street	\$785,000
09/29/2023	26 Strobus Lane	\$685,000
09/29/2023	14 Mulberry Lane	\$435,000
09/28/2023	433 Chestnut Street	\$1.08 mil
09/27/2023	405 America Blvd	\$620,000
09/26/2023	12 Boulder Hill Lane	\$728,000
09/26/2023	45 Cross Street	\$690,000
09/25/2023	5 Fruit Street	\$730,000
09/22/2023	101 Pine Hill Road	\$530,000
09/22/2023	288 Cedar Street	\$525,000
09/21/2023	61 Hilldale Road	\$653,000



The 4-bed, 4-bath, 3,451 square foot home at 433 Chestnut Street in Ashland recently sold for \$1,075,000.
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Professional Insights: Overcoming empty nest syndrome



Kim Foemmel

REAL ESTATE INSIGHTS

Your kids have moved out, and your home is just yours. Now what?

For many people, being a parent is an integral part of their

identity. You might find yourself wondering what to do with yourself now. You might feel sad or depressed. A child moving out is a loss of sorts. It's natural — and healthy — to grieve that loss.

Make sure to give yourself as much time and space as you need to process all this so that you can move forward. Try catching up with old friends or making new ones to fulfill your social needs, and don't feel guilty about being sad — the grieving phase has an expiration date, and it's followed by relief.

Finally, you have the freedom to put yourself first. Sure, you miss your kids, but now you can do what brings YOU joy. All those projects you've been putting off, that fishing trip or spa day you've always wanted to take — it's all waiting for you.

Moving from sadness to relief to joy is a complicated process, and the new you that emerges on the other side may not have the same needs or wants as the old you.

No surprise, then, that empty nesters often turn to the housing market to find a home that better suits their new lifestyle.

Downsizing has a few inherent advantages, and the most obvious is cost. Smaller houses cost less to buy and less to heat and cool. The money saved by downsizing can be put to better use — visiting the kids (and grandkids, if you have them), paying for college, traveling, finally buying that big-ticket item you've always wanted.

You may find yourself happier when you don't have to walk past now-empty bedrooms, and you can create a memory wall or

corner in your new home with family photos and memorabilia. This also could be a good place to have a comfortable chair and a laptop for Zoom or FaceTime calls with the kids.

No home can slow the passage of time and make us immune to the perils of age, but a new home could provide features that significantly improve your quality of life, such as single-level living or wheelchair accessibility. Homes in 55-plus communities also may offer amenities such as landscaping or pools, along with allowing you to live in proximity to people around your age.

When you're facing empty nest syndrome, it's important to weigh your options and decide what's most important to you. There will be pros and cons either way, so focus on the things you value most. It's normal

to miss your old house after you move, so allow yourself to grieve, but focus on the good memories you had there and the ones you'll create in your new home.

For more information on empty nest syndrome, visit betterup.com/blog/empty-nest-syndrome.

Thinking about moving and want to understand the process? Feel free to reach out.

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