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December 2023

## Historic Coin Found in Wrentham Center

BY GRACE ALLEN

In early May, a Norfolk family using metal detectors discovered a rare coin in Wrentham center. The find, a 1785 Nova Constellatio, is considered the first American coin type struck under the new government of the United States of America.

Mick Kozikowski, his wife Kathleen, and children Michael and Kasia were in the municipal lot located at the corner of Franklin St. (Rt. 140) and Dedham St. (Rt. 1A). The dirt lot had been dug up in preparation for paving and landscaping and it seemed like a good spot to do some exploring with the metal detectors.

One area in particular, where the new clock is now located, seemed like a promising location because only about eight inches of dirt had been removed. Almost immediately the family discovered the coin, as well as other items.

"It is a copper coin with a green patina, and you could tell it was something really, really old," explained Kozikowski, who is a coin collector. "But I had never seen a coin like that before. When we got home, my



Michael, age 9, and Kasia Kozikowski, 8, on May 1, after discovering the rare coin with their parents. Contributed photo.

wife used Google Lens and we also did an online search, and we were shocked at what we had found."

Nova Constellatio coins came into limited circulation in 1783 under the auspices of Robert Morris, a signer of both the Declaration of Independen-

dence and the Constitution, and a financier of the Revolutionary War. The colonies had been using a hodgepodge of foreign coins, and Morris proposed for the fledgling nation a system

**COIN**

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## The Santa Foundation Is Looking for a New Home



BY J.D. O'GARA

The Santa Foundation is looking for a new home. The non-profit is looking for a bigger space, as it continues to provide gifts and support for any family in need in Franklin, Bellingham, Norfolk, Wrentham, Medway, and Millis, among other towns. Their focus – families in need due to a health crisis or financial hardship. The organization, which works with local food pantries, the Salvation Army, St. Vincent de Paul, and local housing authorities, assisted 567 families last year. So far, in 2023, the Santa Foundation has assisted 465 families (at press time) and is already well on its way to again helping over 500 families.

For 37 years, the main sponsor, and headquarters of the Santa Foundation, was Sullivan Associates, Inc., a small office located in a residential area at 1 Joy Street in Franklin. On May 31, Sullivan Associates officially closed its business, while the Santa Foundation, run entirely by volunteers, continues to operate on the premises. The Santa Foundation is now dependent on its corporate sponsors to cover overhead costs,

while 100% of individual donations go to families in need.

"The SF team, still going strong at 38th years, is very tight on space," says Dick Timmons, President of the Santa Foundation, now retired from Sullivan Associates. "We love our address but feel that we must relocate during 2024 in order to grow and help more families in need. The Santa Foundation will operate out of the 1 Joy Street location until a suitable new home can be found. We are looking for between 2,000 and 2,500 square feet, with a small office space. If anyone has the space available, please contact us. We would like to discuss the opportunity."

The Santa Foundation has added four new directors this year who will help keep the organization going beyond 2024: Joe Formosa (owner of iLoveKickboxing), Pam Formosa (owner of Brain Fit Academy), Mike Polenski (social worker, Commonwealth of Massachusetts), and Manisone Bounsavath (Assistant

**NEW HOME**

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**COIN**

*continued from page 1*

upon which modern currency is now based. The Nova Constellatio was minted in different denominations—Kozikowski's coin is the Pointed Ray version of the 5-unit copper coin, a half-cent piece.

Rare and old coins often are found by metal detector hobbyists, says Rod Crochiere, the owner of I Have Coins & Collectibles, a store in downtown Franklin. He explained that Kozikowski's discovery is significant because of its historical value.

"It's definitely what hobbyists call a 'bucket-list' find," said Crochiere. "It's an incredible thing to get out of the ground because you have to be lucky enough to be in the right place at the right time."

Kozikowski and his family also found other coins that day, most in the same location, including a Braided Hair large cent, circa 1840, two Indian Head pennies (1900 and 1906), a 1917 Mercury dime, as well as various 21st century coins—coins from four different centuries of Wrentham history.



**An image of a 1785 5-unit Nova Constellatio coin.**

They also unearthed some coat buttons, one with fabric still attached, a silver knee buckle, and slate roof tacks. Based on research focusing on the button shanks, Kozikowski dates the different buttons from 1770 to 1815. The silver knee buckle likely was from the same period and would have been used to fasten the straps at the leg opening of breeches.

Greg Stahl of the Wrentham Historical Commission says the municipal lot (also known as the Center School lot) where the Kozikowski family found the items was a significant location in the town's history. The parcel was the site of the David Fisher Dry Goods store, the Roebuck Tavern, and the bank, among other buildings. David Fisher was one of the earliest settlers in the area, and the dry goods store was located right at the spot where the coins and other items were discovered, said Stahl.

"Most likely somebody was at the store and the Nova Constellatio coin fell out of their pocket," he surmised. "It's a reasonable guess because the store was there in the late 1700s."

The David Fisher Dry Goods store burned to the ground in 1868, one of several buildings destroyed during a fire in downtown Wrentham. In 1895 the



**Buttons and a knee buckle also were found at the site.**

Center School was built on the site. The school and its main entrance faced Franklin St. but had side doors facing Dedham St., close to the location of the dry goods store that had stood there before. The school building also was used for town offices and voting, said Stahl, noting voters would've had to use that side door.

"It could've been that the pennies fell out of someone's pocket while they were standing in line to vote," Stahl guessed. "Or more likely, they fell out of a school child's pocket."

Kozikowski says the discoveries in downtown Wrentham have made history come alive for his children, who just a few weeks earlier had been to the reenactment of the Battle of Lexington and Concord, held each year on Patriot's Day. The Nova Constellatio, although corroded from being in the ground so long, looks to have had minimal contact wear, he noted, suggesting the coin had been lost around the time it was minted. To find it in



**From an 1814 tax assessor drawing, historians know the Center School lot once was the site of the David Fisher Dry Goods store, left, and the Roebuck Tavern, right, among other buildings. Dedham St. is in the foreground. Wrentham Historical Commission.**



**Michael Kozikowski, alongside sister Kasia, dressed up as a colonist this past Halloween. The historic finds in Wrentham center have sparked interest in early American history in the two children, Freeman Kennedy School students.**

modern-day Wrentham in 2023, when the spotlight is focused on the town's past 350 years, seems especially fortuitous.

Stahl, the town's official historian, said "It's amazing. People look for this stuff all their lives and don't find anything."

Kozikowski agreed, musing "It's like a handshake with the past."

**Charles River Chorale to Perform at Medway High School**

The Charles River Chorale and the Charles River Children's Choir will present a Winter Concert on Sunday, December 10 at 2 p.m. at the Medway High School Auditorium. Doors open at 1:30 p.m. Please visit our website at [www.charlesriverchorale.com](http://www.charlesriverchorale.com) for details.

The theme of this concert is "Joy to the World, Celebrations Around the Globe." This year's program will feature music celebrating cultures and seasonal events across the globe, including Chinese New Year, Kwanzaa, Christmas, Hanukkah, Diwali and more. We invite you to travel around the world with us as we celebrate music and tradition from over 10 different cultures. With many of these pieces in other languages, we expect the music will speak for itself, radiating reverence, joy, humor and more in our universal language - music!

Under the leadership of director Ashley Nelson-Oneschuk, the Charles River Chorale is in its 40th year as a non-profit 501(c)3 chorale. Membership has grown and both the chorale and the younger children's choir are very excited to be back on stage stronger than ever to present our joyful work to the greater community. We hope you can join us, stow away any worries for a few hours, and liftoff into the holiday season through our gift of music.

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# Wrentham Resident Publishes Children's Book

By GRACE ALLEN

Wrentham resident Karen Savage recently released a children's book, "Something Stinks Around Here," which deals with issues of exclusion and diversity through the lens of a character named Little Squirrel.

The Site Lead for GSK, a global biopharmaceutical company, Savage has been in the biopharmaceutical industry for over 25 years, focused in leading the manufacturing operations of vaccines and therapeutics.

She and her husband Mike have two children, ages 10 and 7. They have been Wrentham residents since 2010.

Savage agreed to answer some questions about her new book for readers of Local Town Pages.

**Is this your first book?**

This is my first book! I am thrilled to see my ideas and story formed into a published children's book.

**What inspired you to write a children's book, especially this one?**

I was transitioning between companies and had time to reflect on my past experiences as a leader and where I had seen challenges of exclusion for myself as well as for other colleagues. I wanted to be sure that wherever I landed next professionally would be a place of belonging. Coincidentally, at the time, my children were at an age that they would share frequent tidbits from their day. "No one talked to me at lunch today" or "I spoke up about my idea but no one listened." On the positive side, a lot of times I would hear that my children helped someone feel included. This felt encouraging! Candidly, these are like moments from executive meetings! So, I began to write and discussed a lot of content with my kids about the characters and how they would feel from Little Squirrel's perspective.

**Who is the target audience of this book?**

An audience could be any parents who may have a hard time starting the discussions about exclusion and who need a little squirrel to get the conversation going. Children aged 4-8 also are a good target audience. They are impressed by the garbage truck and the butterfly seems to be a big hit too!

**In the book's introduction to parents, you write that the book is based on your own experiences. Can you elaborate a bit? Are YOU Little Squirrel?**

I am not Little Squirrel and that was intentional. I think that more recently diversity and inclusion efforts have increased in companies. I feel that to truly embed inclusion we need to begin with the next generation--our children. So no, Little Squirrel is not me but could be any one of our children shaping the future.



**How do you hope the book will impact readers?**

I hope the book helps parents reflect and support their children in discussing a difficult topic. I hope that children will be able to share more openly with parents/caregivers about feeling excluded or where they can help other children. In this way, we can promote and spread kindness and inclusion well before they get into the board room!

**You have a discussion section in the book. How do you envision this section being used?**

This section provides guidance for parents to open discus-



sions and glean more of what is happening in their children's lives.

**Who illustrated the book?**

Ben Lew is the amazing illustrator of my book. He brought the story and characters to life in a magnificent way. I was astounded at his creativity and how connected he was with the story using illustrations.

For more information about Savage and her new book, visit <https://www.karensavage.com>.

# Santa is Coming to Town on Sunday, December 3

Santa Claus will roll into Norfolk on Sunday, December 3 and a host of groups will turn out to celebrate his arrival with a variety of activities.

Santa and his entourage will be ushered into town by the King Philip High School Marching Band under the direction of Mr. Michael Keough. Prior to the parade, Santa will stop in at Hillcrest Village where his elves will hand out cookies and treats to the senior residents.



The parade will kick off at 3:30 p.m. from Hillcrest Village on Rockwood Road. Mr. and Mrs. Claus, Santa's elves, Frosty the Snowman, the Grinch, Buddy the Elf, Norfolk Police and Fire Departments, area Scouts, and others will join

Santa as the parade travels along Route 115, through the center of town, turning right onto Liberty Lane and ending at the Norfolk library.

**SANTA**

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**NEW HOME**

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Branch Manager of Middlesex Bank).

Volunteers that work at the Santa Foundation are still operating. In 2022, nine part-time volunteers, most notably Jan Prentice, Lia Thomas, Dick Tomaino, and Patty Toney, put in over 2,000 hours fulfilling holiday hopes for those in need, including four homeless shelters and two children’s homes. Younger volunteers Patrick Timmons and Karina Thomas helped maintain the website and assist with annual fundraisers and the well-loved November calendar raffle.

This year places the need for assistance as high as ever. Timmons points out that the best gifts for most recipients are gift cards, and Prentice adds that, in particular, the organization can always use gifts for teenagers.

“Gift cards to Walmart, Target and local food chains are gifts that allow families to get a gift but also go shopping for clothes and food as needed,” says Timmons. The Santa Foundation places giving trees at the follow-



**Jan Prentice, left, longtime volunteer for the Santa Foundation, and Richard Timmons, President of the Santa Foundation, in the tightly packed storage space at the organization’s current location, 1 Joy Street. The foundation is seeking a larger space to accommodate gift donations and to allow larger numbers of volunteers to help with distribution.**

ing locations, with tags created from Christmas wish lists that generous neighbors are encouraged to take and fulfill:

- Franklin Police Department, 911 Panther Way, Franklin
- Grove Street Auto, 79 Grove Street, Franklin
- James Roadside Café, 850 Franklin St., Wrentham
- King Street Cafe, 390 King St., Franklin
- Medway Police Department, 315 Village St., Franklin

- Middlesex Bank, 1000 Franklin Village Drive, Franklin
- Norfolk Credit Union, 194 Main St., Norfolk
- Norfolk Fire Department, 117 Main St, Norfolk
- Postal Center, 279 E Central Street, Franklin
- Postal Center, 9 Medway Rd., Ste. C, Milford
- Postal Center, 14 Milliston Rd., Millis

“The Santa Foundation not only provides families with gifts during the holiday season, but also helps families in need throughout the year. We have paid rent, utilities, and expenses for daily necessities as needed,” says Timmons. In addition to delivering 17,010 gifts (valued at \$340,200) in 2022, with the foundation purchasing \$12,767 of that total, the Santa Foundation also assisted needy neighbors with \$6,413 in rent and \$1,827 in family support.

“We will never say no to a legitimate request for assistance

from a verified local family in need, not just at Christmastime, but throughout the year,” Timmons said, adding, “The Santa Foundation wishes everyone a Merry Christmas, Happy Holidays, and Happy healthy New Year.”

Timmons points out that the Santa Foundation could not operate without its sponsors, and a complete list is available on its website, [www.sfjoy.org](http://www.sfjoy.org). The Santa Foundation can also be found on Facebook. To reach them you can also call (508) 528-4715 or email [hello@sfjoy.org](mailto:hello@sfjoy.org).



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## Fifth Annual Menorah Lighting to be held at Gilly's House

BY GRACE ALLEN

Gilly's House in Wrentham is holding a public menorah lighting to mark the Jewish festival of Hanukkah. The event will take place on Saturday, December 9 at 6:30 p.m. The outdoor lighting ceremony will include traditional music, dancing, donuts, chocolate gelt and more.

The menorah lighting, to be held on the third night of Hanukkah, is free of charge and open to everyone of all ages and all religious faiths.

Hanukkah is the Jewish eight-day "festival of lights" celebrating the victory of a small group of freedom fighters over powerful Syrian Greeks intent on forcing their culture and religious beliefs on the people of Israel. The holiday also commemorates the rededication of the temple in Jerusalem after victory was secured, during which a single day's supply of oil miraculously kept the menorah

(candelabrum) in the temple lit for eight days, until fresh supplies could be brought in.

According to Rabbi Mendy Kivman of Milford's Chabad House Jewish Center, the religious holiday teaches that light will overcome darkness, and freedom will overcome oppression. Publicizing the miracle of Hanukkah is part of the laws of Judaism, hence the lighting of the menorah in a place that's visible to others.

"Every person should be able to follow their religion," said Rabbi Kivman. "When we light the menorah in public spaces, our message is loud and clear."

Gilly's House, a residential program for young men who have struggled with addiction, was founded by Wrentham resident Barbara Gillmeister and her husband in memory of their son Steven.

Gillmeister says this year it's especially important to spread



Guests at last year's menorah lighting at Gilly's House.

the message of Hanukkah.

"The menorah lighting is all about Jewish unity," she said. "There is so much antisemitism right now. The story of Hanukkah stands for religious freedom, and right now Israel is fighting for its freedom. Every year our menorah lighting cel-

ebration grows larger, and we hope even more people come out this year to show their support."

Rabbi Kivman acknowledged the world seems dark right now, but the symbolism of lighting the menorah is important and profound.

"People can spew hate as much as they want, but it only emboldens us to do more," he said. "I've been asked 'what can I do to help right now?' And I say the best thing you can do is to be lamplighters along with us. We're going to bring as much light as possible to the darkness with acts of goodness and kindness. And then we will win over the darkness and our victory will mean the world will be a perfected place."

For more information or questions about the menorah lighting, email Barbara Gillmeister at [barbara@gillyshouse.com](mailto:barbara@gillyshouse.com).

Guests attending the event are asked to park at the Little Red School House parking lot, located at 944 West Street, since parking is limited at Gilly's House. Parking is also available on Hancock Street, near the post office and Sheldonville Country Store.



### SANTA

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At 4 p.m. residents are invited to visit with Santa inside of the library. Please bring your own smart phone or camera to take pictures with Santa, while his elves bustle around assisting. Refreshments will be provided by the Norfolk Recreation Department.

Children are invited to bring their homemade ornaments to help the adults decorate the town Christmas tree, which will be lit for the first time to mark the beginning of the season.

The Santa Parade and festivities are sponsored by the Norfolk Lions Club and the Norfolk Recreation Department, with the cooperation of numerous town departments, including our Fire, Police and Highway Departments and the staff of the Norfolk Public Library.



# New First-Year Program Allows Students to Spend First Year of College Abroad

*Dean College and CIEE Join Forces to Offer Unique Experience for Graduating High School Seniors*

Dean College is pleased to announce a new partnership with the Council on International Educational Exchange (CIEE) on an innovative new program: First Year Abroad (FYA). Launching in fall 2024, FYA offers recent high school graduates the opportunity to begin their undergraduate studies with a transformative study abroad experience during their first semester or academic year of college.

Unlike students in a gap year program, FYA participants are enrolled as first-year college students on track to complete their college degree within four years. Rather than waiting until junior year to study abroad, FYA students begin their undergraduate career with a life-changing international experience, developing the capacity to thrive on any campus, in any culture, or in any career.

With over 75 years of experience and educational hubs located in more than 28 countries around the world, CIEE has a proven track record of helping

students explore new cultures, learn new skills, and achieve their academic goals. Dean College is pleased to partner with CIEE as the Academic Home and School of Record for First Year Abroad.

“It is clear that Dean College and CIEE share similar values – a focus on the student and their success, as well as high academic quality,” said Scott Sibley, vice president of academic affairs at Dean College.

“This will be a wonderful opportunity for students to explore the world as they explore college.”

Students on CIEE’s First Year Abroad program earn college credit during a 12-week semester, taking intro-level classes offered in a wide range of subject areas – including arts, humanities, social sciences, STEM, business, and world languages. Students may study at one of CIEE’s 14 FYA locations for the duration of the 12-week program, or they may design their own program, studying in one location in the fall and another in the spring, or spend-

ing six-week academic blocks in multiple locations.

“The wide-ranging offerings will allow for a breadth of study that builds a solid general education framework for further exploration,” said Sibley. “First Year Abroad will allow students to see the world around them, and their place in it, in new ways.”

Semester programs are offered in Barcelona, Buenos Aires, Kyoto, Monteverde, Prague, Rabat, and Seville. Semester programs allow immersion in up to four courses at once, including those with labs or language classes.

Six-week academic block programs are offered in Berlin, Copenhagen, Dublin, London, Paris, Rome, and Sydney. In a 12-week semester, students can combine six-week academic blocks to study in two different locations or they can spend two six-week academic blocks in a single location. Block courses are 3 or 4 credits, contain requisite contact hours and content, and count for the same credit as

if they were spread out over a traditional semester. This allows for more intense study of fewer subjects at once.

FYA students benefit from on-site support provided by international education professionals with best-in-class health, safety, and security training. The program also offers academic tutoring and First Year Workshops, which focus on valuable life skills such as time and money management, resilience and self-care, goal-setting, problem-solving, and interpersonal communication. Activities and excursions organized by CIEE immerse FYA participants in the local culture as they build friendships with college peers.

“CIEE First Year Abroad offers a unique opportunity for students to begin college with a well-supported global experience that fosters personal and academic growth and lays the groundwork for a successful undergraduate career,” said James P. Pellow, president and CEO of CIEE. “This program is for

any student who wants to see the world and enrich their global perspective right at the outset of their college journey.”

“CIEE works with more than 400 high schools and 1,000 university partners annually to engage students in global learning experiences. So, we know very well that the first year of college plays a crucial role in a student’s academic retention,” said Alexandra Wood, vice president of global ventures at CIEE. “We are enthusiastic about collaborating with high school guidance counselors, college advisors, global education offices, and college admissions offices, to establish First Year Abroad as a pathway to college success.”

For more information about CIEE’s First Year Abroad program, please visit [www.ciee.org/fya](http://www.ciee.org/fya). For more information about Dean College, visit [www.dean.edu](http://www.dean.edu).

## How to Receive Heating Assistance this Winter

The Massachusetts Executive Office of Housing and Livable Communities (EOHLC) has announced the start of the Low Income Home Energy Assistance Program (LIHEAP) 2023-2024 winter heating season. LIHEAP is a free, statewide service funded

by the federal Low Income Home Energy Assistance Program that helps eligible households stay warm during the winter months by paying a portion of winter heating bills.

Applications for home energy assistance are currently being ac-

cepted online at [toapply.org/massliheap](http://toapply.org/massliheap), and income-eligible households may receive financial help to offset heating bills from November 1, 2023, through April 30, 2024.

Both homeowners and renters can apply online or through local administering agencies for LIHEAP assistance. Households must meet specific eligibility requirements to qualify for aid, which will be paid directly to their heating vendor.

Eligibility is based on several factors, including household size and combined gross annual income of residents 18 and older. Qualifying households – including those with the cost of heat

included in the rent – can receive assistance for all sources of heat, including oil, electricity, natural gas, propane, kerosene, wood and coal.

“The Massachusetts home energy assistance program is free, because no resident should have to worry about heating their home during the wintertime,” said Ed Augustus Jr., Secretary of Housing and Livable Communities. “High fuel costs can have a devastating effect on household budgets and can even endanger Massachusetts’ most vulnerable residents. We encourage anyone who needs heating assistance to explore their eligibility by applying online or visiting the near-

est administering agency. And to please share the information with loved ones or neighbors who could benefit from this free resource.”

For more information, visit [www.toapply.org/MassLIHEAP](http://www.toapply.org/MassLIHEAP).

### About EOHLC

The Executive Office of Housing and Livable Communities (EOHLC) was established in 2023 to create more homes and lower housing costs in every region. EOHLC also distributes funding to municipalities, oversees the state-aided public housing portfolio, and operates the state’s EA family shelter.

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# College Merit Scholarships

*Merit scholarships are more accessible than you think!*

## True or False?

- Merit scholarships are only awarded to students who have financial need. FALSE.
- Merit scholarships are only awarded to students who have straight A's. FALSE.
- Merit scholarships are only awarded to Division 1 athletes. FALSE.
- Merit scholarships are offered at Ivy League colleges. FALSE.

These are just a few of the many misconceptions about merit scholarships. In reality, a wide range of students are eligible for merit scholarships- not just a select few. And, with the cost of higher education increasing each year, scholarships are becoming an essential way to help fund a college education. It is important to know the facts.

## What's True?

- Merit scholarships are a type of financial aid that is not awarded based on the family's financial need but determined by the student's

demonstrated academic and/or personal achievement during their high school years. Merit scholarships are often awarded based on a student's grade point average, standardized test scores, extracurricular activities, community service, leadership, work, major, or unique talents.

- Many colleges offer merit scholarships to attract students that include athletes, artists, musicians, leaders, and community service volunteers. College Alumni Associations may also offer merit to students who live in a specific geographical area, excel in a certain subject, or have demonstrated all-around commitment to their high school. Awards are often given to encourage diversity, participation in certain majors, and increase enrollment for out-of-state students. To take advantage of merit awards, families should carefully research each college website for merit award opportunities.

- Colleges are the largest resource for merit scholarships. It is a common practice for colleges to automatically award merit scholarships upon a student's acceptance if the student meets the academic requirements. Although some colleges may require a separate application, interview, supplemental essay, audition review, or portfolio review to award the student a merit scholarship. It is important to understand the merit process for each college - research the college website!
- A student is more likely to earn a merit scholarship at a school where they would be considered a top student in the applicant pool, such as a "likely" school versus a "reach" school. A college that is considered a "likely" for a student could open the door for the student to be admitted into the college's Honors program which could result in a larger merit scholarship.

- Though the great majority of colleges offer merit scholarships, there are several colleges that do not. The Ivy League schools, along with many of the top selective schools, generously meet full-financial need, but do not offer academic merit. Review the admission and financial aid webpage for each college to determine the merit opportunities.
- The Net Price Calculator (NPC), available on all college websites, allows families to input the family's financials to determine an estimate of their need-based financial aid. Several of the private colleges allow families to input both the student's academic profile and family financials which will then provide an estimate of their need-based financial aid and merit scholarships that the student may receive.
- Researching non-need based merit scholarships and need-based financial aid should begin early in the admissions process so that families can have a realistic view of the colleges that will align with the family's financial college budget. Searching and applying for



**Maryline Michel Kulewicz and Tracy Sullivan of College 101 Admissions Consultants**

scholarships does not need to be difficult. Here are 7 great options for finding scholarships: Going Merry, Fastweb, Scholarship.com, Chegg Scholarships, The College Board BigFuture, and the individual college websites. The high school's Guidance Counseling office is also a good resource for local scholarship opportunities.

Good luck and enjoy the journey!

*College 101 Admissions Consultants LLC. Website: [www.my-college101.com](http://www.my-college101.com). Email: [tracy@mycollege101.com](mailto:tracy@mycollege101.com). Phone: 508-380-3845.*

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Your Money, Your Independence

# The Clash Against The Magnificent Seven



Glenn Brown, CFP

Never before has the S&P 500 been this top-heavy.

The seven largest companies by market capitalization (Apple, Microsoft, Amazon, Alphabet, Nvidia, Meta, and Tesla) comprise more than 29% of the S&P 500 index. These companies dubbed the “Magnificent Seven” have performed very well in 2023.

## The Only Band (of stocks) That Matters?

A November 14th Goldman Sachs report shared that the Magnificent Seven have gained 71% this year while the other 493 stocks in the S&P 500 have gained just 6%.

Given market cap distribution, which allows larger stocks to contribute more to the index’s movements, the S&P 500 has gained +19% this year.

Thus, if one owns the other 493 stocks but not the Magnificent Seven, they’re trailing the S&P 500 Index by ~13%.

### “Di-worse-ification”?!

As for other asset classes YTD through 11/14:

+9.1% - MSCI EAFE (International) Index.

+7.5% - Gold.

+5.1% - Dow Jones Industrial Average (Apple, Microsoft are components).

+5.0% - MSCI Emerging Markets Index.

+3.4% - U.S. Small Cap (Russell 2000) Index.

+0.4% - U.S. Aggregate Bond Index.

-0.6% - Morningstar U.S. Real Estate Index.

What of dividend stocks? Vanguard’s Dividend Appreciation +7.9% trails S&P 500 Index by ~11% even though its largest holdings Apple and Microsoft are ~9%. It can’t own other Magnificent Seven stocks because they don’t pay dividends (yet).

Before asking, what about NASDAQ 100’s +34.6%? Understand, Magnificent Seven are 44% of that index’s 100 stocks.

### Death or Glory.

Yes, Magnificent Seven 2023 returns are eye-popping, but let’s review 2022 then add together for net total return (not average) from 01/01/22 -11/14/23.

Apple: **2022 -26%**; 2023 +45%; Net +7%

Microsoft: **‘22 -28%**; ‘23 +56%; Net +12%

Amazon: **‘22 -50%**; ‘23 +74%; Net -13%

Alphabet: **‘22 -39%**; ‘23 +51%; Net -8%

Nvidia: **‘22 -51%**; ‘23 +240%; Net +69%

Meta: **‘22 -64%**; ‘23 +179%; Net 0%

Tesla: **‘22 -65%**; ‘23 +93%; Net -32%

Still, since 2018 the Magnificent Seven have outpaced the S&P 500 and Nasdaq 100. Not the first time a concentrated group of tech stocks outperformed 5 years to sit near the top of S&P 500.

### The Four Horsemen.

In the late 90s, Dell, Cisco Systems, Intel and Microsoft

were deemed The Four Horsemen.

To end 1999, the Top 10 S&P 500 Index holdings were - Microsoft, General Electric, Cisco, ExxonMobil, Wal-Mart, Intel, Lucent, IBM, America Online and Citigroup. Notice 7 out of Top 10 were technology. Dell was #18, between Nortel Networks and MCI Worldcom.

A “What Happened To...?” article should be done, but understand from 2000-2009, aka “The Lost Decade”, the S&P 500 Index lost -9%. The best performing Four Horseman, Microsoft, had a -36% decline for 2000s.

### Diversification and Equal-Weight At Work.

If S&P 500 was negative for the 2000s, so was everything else. Right?

Nope.

Per indices cited previously, Gold returned +274%, U.S. REITs +162%, Emerging Markets +154%, U.S. Bonds +85%, U.S. Small Caps +44%, and International stocks was +12%.

Additionally, the Equal-Weight S&P 500 Index was +65% for the 2000s.

An equal-weight index is when all components are weighted equally. In today’s terms, a Magnificent Seven stock impacts the same as Lululemon, Hubbell and Blackstone, all recently added to S&P 500 Index.

### Should I Stay or Should I Go?

This isn’t to say sell this or buy that, as everyone’s situation is different with goals, taxes, risk tolerance and timelines. It’s to help educate, understand what you own and why you own it.

You should go to your CFP for your customized recommendations.

*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](http://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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# Norfolk Lions Hold Annual Christmas Tree Sale

The Norfolk Lions Club’s annual Christmas Tree Sale is in full swing. Located in the lot next to Dunkin’ on Main Street in downtown Norfolk, the sale is open from 3 to 9 p.m. on weekdays and from 9 a.m. to 9 p.m. on weekends until the trees sell out. Shop early for best selection!

The Lions accept cash and checks only, and will trim the bottom of the tree, wrap it, and secure it to a car. (Pickup trucks are encouraged.)

Tree selections include Balsam and Fraser Firs, as well as the popular Silver Firs, which look almost like the Fraser Firs but have the aroma of the Balsam Firs. The trees come from northern Maine and are fresh and beautiful. It takes 10 to 12

years of growing time and professional care to bring a Christmas tree to harvest.

There will also be a selection of wreaths, as well as tree bags and tree life preservative to promote needle retention and help keep the tree fresh.

This annual event is one of the Lions Club’s most important fundraisers and a great opportunity for the Lions to connect with members of the community during the holidays.

All of the proceeds from the sales of the trees go right back into the local Norfolk community and to various Lions charities. “Monies that the Lions generate go to seed such research as blindness prevention, diabetes prevention and numerous other causes,” says Shawn

Simpson, this year’s President and King Lion.

Also on site is a collection bin for Coats for Kids. Coats in good condition for men, women, and children will be dry-cleaned courtesy of Anton’s Cleaners and then distributed to needy area families.

The Lions will also accept non-perishable food donations for the Norfolk Food Pantry at the tree sale.

The Boy Scouts of Norfolk will be offering a tree pick up service after the holidays. Scouts will pick up your tree at any home in Norfolk and bring it to the transfer station for recycling. The fee for this service is \$15 (\$5 for senior citizens). Register for this service on-line at <https://Troop80norfolk.com>. Trees will

be collected on the morning of January 6, 2024, beginning at 8:30 a.m. The Boy Scouts will also be on-site at the lot during tree sales to answer questions and hand out information flyers with all the details.

For more information or to get involved with the Norfolk Lions Club, visit [www.NorfolkMALions.org](http://www.NorfolkMALions.org), email [norfolkliionsmembership@gmail.com](mailto:norfolkliionsmembership@gmail.com), or talk to any Lions member.

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# Year-End Tax Planning Strategies for Individuals

With the end of the year fast approaching, now is the time to take a closer look at tax planning strategies you can use to minimize your tax burden for 2022.

## General Tax Planning Strategies

General tax planning strategies for individuals include accelerating or deferring income and deductions, as well as careful consideration of timing-related tax planning strategies concerning income, investments, and retirement planning. For example, taxpayers might consider using one or more of the following strategies:

**Investments.** Selling any investments on which you have a gain (or loss) this year. For more specifics on this, please reach out to the office.

**Year-end bonus.** If you anticipate an increase in taxable income this year, in 2023, and are expecting a bonus at year-end, try to get it before December 31. Contractual bonuses are different, in that they are typically not paid out until the first quarter of the following year. Therefore, any taxes owed on a contractual bonus would not be due until you file your 2024 tax return in 2025.

**Stock options.** If your company grants stock options, then you may want to exercise the option or sell stock acquired by exercising an option this year. Use this strategy if you think your tax bracket will be higher in 2023. Generally, exercising this option is a taxable event; the sale of the stock is almost always a taxable event.

**Withholding.** If you know you have a set amount of income coming in this year that is not covered by withholding taxes, there is still time to increase your withholding before year-end and avoid or reduce any estimated tax penalty that might otherwise be due.

## Accelerating or Deferring Income and Deductions

Strategies that are commonly used to help taxpayers minimize their tax liability include accelerating or deferring income and deductions. Which strategy you use depends on your current tax situation.

Most taxpayers anticipate increased earnings from year to year, whether it's from a job or investments, so this strategy works well. On the flip side, however, if you anticipate a lower income



Jeffrey Schweitzer

next year or know you will have significant medical bills, you might want to consider deferring income and expenses to the following year.

In cases where tax benefits are phased out over a certain adjusted gross income (AGI) amount, a strategy of accelerating income and deductions might allow you to claim larger deductions, credits, and other tax breaks for 2023, depending on your situation. Roth IRA contributions, child tax credits, higher education tax credits, and deductions for student loan interest are examples of these types of tax benefits.

## Other Year-End Moves

**Roth Conversions.** Converting to a Roth IRA from a traditional

IRA would make sense if you've experienced a loss of income (lowering your tax bracket) or your retirement accounts have decreased in value. Please call if you would like more information about Roth conversions.

**Maximize Retirement Plan Contributions.** If you own an incorporated or unincorporated business, consider setting up a retirement plan if you don't already have one. It doesn't need to be funded until you pay your taxes, but allowable contributions will be deductible on this year's return.

If you are an employee and your employer has a 401(k), contribute the maximum amount (\$22,500 for 2023), plus an additional catch-up contribution of \$6,500 if age 50 or over, assuming the plan allows this, and income restrictions don't apply.

If you are employed or self-employed with no retirement plan, you can make a deductible contribution of up to \$6,500 a year to a traditional IRA (deduction is sometimes allowed even if you have a plan). Further, there is also an additional catch-up contribution of \$1,000 if age 50 or over.

**Health Savings Accounts.** Consider setting up a health savings account (HSA). You can deduct contributions to the ac-

count, investment earnings are tax-deferred until withdrawn, and any amounts you withdraw are tax-free when used to pay medical bills.

To be eligible, you must have a high-deductible health plan (HDHP), and only such insurance, subject to numerous exceptions, and you must not be enrolled in Medicare. For 2023, to qualify for the HSA, your minimum deductible in your HDHP must be at least \$1,500 for self-only coverage or \$3,000 for family coverage.

## Don't Miss Out.

Implementing these strategies before the end of the year could save you money. If you are ready to save money on your tax bill, please contact the office today.

*Jeffrey Schweitzer can be found at Northeast Financial Strategies Inc (NFS) at Wampum Corner in Wrentham. NFS works with individuals and small businesses providing financial and estate planning, insurance, investments and also offers full service accounting, bookkeeping, payroll, income tax preparation, and notary public services. For more information, stop by the office, call Jeffrey at 800-560-4NFS or visit online - www.nfsnet.com*

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## Guest Column

# Wrentham Voters Practice Grass Roots Democracy

By G. GREGORY TOOKER

On a cold fall evening, a relatively small but adequate number of Wrentham residents made the effort to get themselves to the King Philip Regional High School auditorium for a very important Town Meeting. Included in the 18-article agenda were proposals put forth by the Charter Review Committee to authorize the Board of Selectmen to petition the Legislature to amend the Wrentham Home Rule Charter. The core of this proposal would re-designate several important local government administrative positions, including the Town

Clerk, to appointed rather than the currently designated elected positions. Over the course of four hours, the discussion became protracted, especially with respect to this recommendation. In the end, the doggedly focused townspeople in attendance overwhelmingly rejected the CRC's proposal.

Bottom-line, it appears that after 350 years, democracy is alive and well in Wrentham, Massachusetts. The potential for drift toward the uncomfortable prospect of Tammany-type political behavior by those in the future who might take advantage of the resulting vulnerabil-

ity these proposals would have created has been put to rest. The involved people of Wrentham are to be congratulated for their commendable watchdog performance. Perhaps this brush with the potential for insurgence of autocratic local government will serve as a wakeup call to the remainder of our town electorate (as well as a very large segment of citizens in our country at large who fail to belly-up to the ballot box).

*Opinions expressed in the Guest Column do not necessarily reflect those of the publisher.*



## Notable People and Places of Wrentham

As part of Wrentham's 350th anniversary celebration, the committee planning this year's events has asked residents to submit memories of significant people and places in the town's history. Following is a submission the anniversary committee shared with Local Town Pages. Be sure to check out [wrentham350.com](http://wrentham350.com) for many more profiles of Wrentham notables and special places.

### Albert E. Gibbons

Have you ever wondered where Gibbons Lane got its name? If you've set foot in the Delaney School gymnasium any time over the last 20 years, you may have made the connection. Now known as the Gibbons Gym, there is a bronze plaque on the wall next to the gymnasium entrance honoring longtime Wrentham educator and sports aficionado Al Gibbons.

Mr. Gibbons started his career in Wrentham at the Old Center School in 1964, when he was hired to teach 5th grade. He was immediately well liked for his warm smile, outgoing personality, and ability to make a connection with just about anyone with whom he engaged in conversation. Al was the type of teacher who set the bar high and, because of his ability to connect with his students, they unhesitatingly found ways to meet and exceed it. One former student recalled a memory of Al: "I had surgery and could not go to school, as I was wheelchair bound and I had to have a tutor. As a child, I didn't care for Mr. G, as he had given me a D in history the previous semester. Well, when it came time for the tutor to come to my house, guess who it was? Yup, Mr. Gibbons. Suddenly, I had to put the work in and my grade went from a D to an A in history. Go figure ... I liked him after that!"

After six years of teaching 5th and 6th grade, Al went into administration. He served as assistant principal for 18 months before becoming principal of Wrentham Elementary School - a title he held for nearly 30 years. As such, he became legendary for his incredible people skills and making every employee feel welcomed, appreciated, and part of the WPS family. As new employees were hired, Al would give a multi-hour tour of both the school and the town



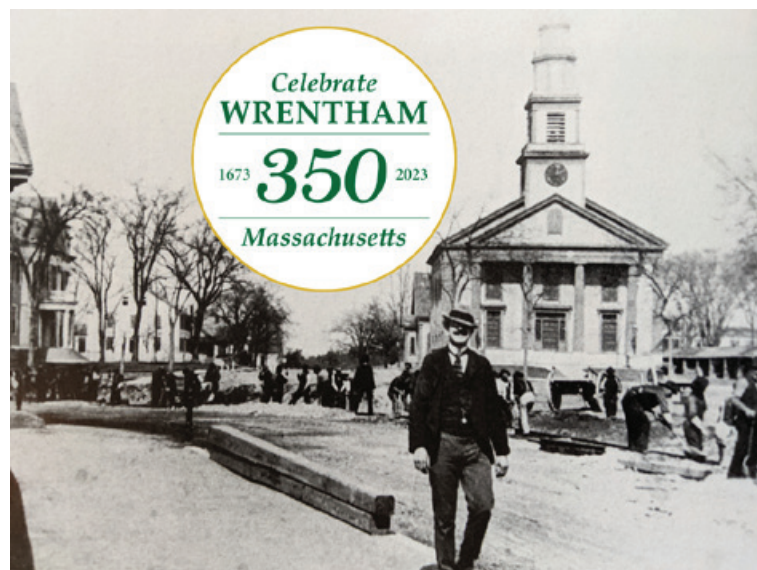
itself, dropping in every single teacher's classroom to make introductions and then driving around Wrentham in his station wagon for a guided tour, proudly sharing landmarks and miscellaneous bits of information about the town. These tours, a rite of passage for new employees, became epically famous and are still fondly remembered by WPS staff members today. A former employee once joked about the length and detail of Al's tours, saying he was expecting to be dropped off at Wrigley Field by the end of it. Al found tremendous pride in giving educators the full picture of our wonderful community, boasting about the local sports, and ensuring his staff understood the diverse backgrounds of their students.

In addition to making his mark in the Wrentham Public Schools as an educator, Mr. Gibbons started traditions for the students that live on today. An avid sports fan, he recognized the value in team-based activities and often encouraged all students to participate in one way or another. He created the Wrentham Little League program, which still runs strong today with multiple teams at every grade level. Additionally, many WPS students over the years have enjoyed the After School Basketball program, thanks to him. This winter program provides all Roderick students, regardless of skill or experience, an opportunity to participate in an after-school sport in a welcoming, inclusive environment at an affordable price.

Something many sixth graders look forward to each year with great anticipation is the annual camping trip to Nature's Classroom, initiated by Mr. Gibbons in 1972. He loved that students had an opportunity to learn in an outdoor team-building environment, stay overnight with peers in cabins, and participate in educational activities that also helped enhance life skills.

Mr. Gibbons retired from teaching in 2001 and sadly died only two years later. Al built a sense of community among his staff and modeled a "family first" philosophy that encouraged teachers and staff members to work together, be their best, enjoy what they do, and support one another. His kindness was felt by everyone. Staff members at the Delaney and Roderick schools still reminisce about him today and carry on some of the traditions he instilled during his tenure in Wrentham. One staff member reflected, "Al started a tradition of going out for lunch at Luciano's on the Wednesday before Thanksgiving. In fact, he introduced me to my first nutty Irishman! Many of us still carry on that tradition in his honor and, when we do, we still toast him to this day."

Another notable Wrentham educator and icon, Bill Rice, had some memories of Al Gibbons to share. "Many of the things that I did as an administrator were things I learned from Al. Al loved his friends and he loved to organize trips to Red Sox and Celtics games. I participated in a number of his annual



Patriot's Day trips to Boston to see the Red Sox and the finish of the Boston Marathon. We also shared Boston College football tickets for a number of years. Al was loyal to his friends. Al's career could be best described as he did it "his way."

Former Senator Richard Ross (RJ Ross Funeral Home) was a student of Mr. Gibbons while at the Old Center School. In Mr. Ross' words, "I think the town of Wrentham owes a lot of what its school system is to the kind of culture he brought. He created a

sense of security, safety, and inclusiveness that you don't find in other school systems."

How fortunate are we, as Wrentham residents, to have such an outstanding school system that has only continued to flourish due in large part to the foundation, traditions, and culture that educational leaders like Al Gibbons brought to our town!

SUBMITTED BY VERONICA GONZALEZ, CHAIR OF THE WRENTHAM SCHOOL COMMITTEE



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# Wrentham Town Meeting Draws a Crowd

## Charter Review Generates Debate

SUBMITTED BY JOE STEWART

The King Philip Regional High School Auditorium was packed for Wrentham's Fall Town Meeting on November 13. Cindy Thompson, Wrentham's Town Clerk, noted that at 432 attendees, this town meeting had more than double the usual attendance.

Leading up to the meeting, the warrant of 18 articles had drawn significant discussion in Facebook groups focused on the seven Charter Review articles, the two building projects (a new combined Department of Public Works & Land Use building and a replacement for the Roderick School), and the four Community Preservation Commission articles (more funding for land acquisition, funding for preserving town artifacts, and funding for weed control at Mirror Lake and Lake Archer).

The warrant and related materials are available on the town's website, [https://townofwren-](https://townofwrentham.hosted.civiclive.com/government/town_meeting)

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Early in the meeting, Ed Goddard, Town Moderator, announced that because he planned to advocate on the Charter Review articles, he proposed that a temporary moderator be elected to chair debate on those articles. Leo Immonen, long-time Town Meeting member and current chair of the Conservation Commission, was elected.

As is tradition, volunteers were acknowledged, including Tristan Cornel, who received the 2023 Henry Carr Youth Volunteer of the Year award for his leadership with King Philip Cares, and the entire Wrentham 350 Committee for their work with the ongoing celebration of Wrentham's founding 350 years ago.

State Representative Marcus Vaughn read a citation from the State Legislature acknowledging Dr. Allan Cameron's 10 years of service as the Superintendent of Wrentham Schools.

The first four routine articles were quickly approved under unanimous consent.

Article 5 was for \$1.6M to fund "shovel-ready" plans to address Department of Public Works needs, including office space, maintenance and shop facilities, and heavy equipment storage as well as to consolidate related land use town operations including Planning, Conservation, and Building. Jeff Alberti, President of Weston & Sampson, the civil engineering firm contracted by Wrentham to conduct a comprehensive needs assessment, presented their findings. After a brief discussion, voters approved the article.

Similarly, Article 6 for \$1.1M to fund a comprehensive feasibility study of the options to address the Roderick School, was quickly approved following a presentation by Dr. Cameron.

And that brought Town Meeting to the articles proposed by the Charter Review Committee.

Jerry McGovern, chair of the Charter Review Committee and longtime elected public servant including many years as a Selectman, introduced the charter review process and the proposed changes.

Discussion began with Article 7 but owing to confusion around the title for Kevin Sweet, currently titled Town Administrator but in the proposed Charter his title is changed to Town Manager, a decision was taken to table Article 7 and discuss Article 8. Article 8 ultimately passed and discussion returned to Article 7.

One notable debate included former State Representative Shawn Dooley who made an impassioned argument in support of civil service. In turn, Liz Valerio, a labor attorney, spoke eloquently in opposition noting that in many respects the civil service process, tests, and evaluations are inherently biased.

Town Manager Sweet noted that the purpose of this article

is to update the charter to reflect how civil service is currently in use in Wrentham - in previous town meetings, votes to adjust Wrentham's use of civil service had already been taken.

Nonetheless, after further debate Article 7 was rejected.

That led to Article 9 which proposed to change the Town Clerk from an elected position to an appointed position. Immonen was sworn in as Temporary Moderator and Goddard and others said that the proposed change from elected boards to appointed boards was anti-democratic and tended to consolidate power in the Select Board and Town Manager.

Following substantial debate, voters rejected Article 9 and then McGovern moved to indefinitely postpone consideration of the remaining charter articles (Articles 10-14). McGovern noted that

**TOWN MEETING**  
continued on page 13

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# Community Invited to Submit Feedback on 2035 Master Plan Draft

Town Administrator Justin Casanova-Davis and Town Planner Richard McCarthy Jr. invite the community to submit their feedback on the draft vision and goals of the Town of Norfolk's 2035 Master Plan.

Based on community feedback and data analysis collected through the town's Master Plan survey and workshops, the Town and Metropolitan Area Planning Council established working draft vision and goals for each of the master plan's topics and are asking for community feedback. Visit [mapc.org/resource-library/norfolk2035](http://mapc.org/resource-library/norfolk2035) for more information.

Via an online platform, community members will be able to review each goal associated with each topic of the 2035 Master Plan and provide feedback. Feedback includes discussion, likes and dislikes.

Topics that will be featured in the 2035 Master Plan include Community Facilities and Services; Community Health; Economic Development; Historical and Cultural Resources; Housing; Land Use; Open Space, Recreation, and Sustainability, and Transportation.

Additionally, community members can also submit any

ideas they may have that they'd like to share to further help draft the goals.

Hard copies of the draft vision and goals can be picked up at Town Hall's Land Use Department, 1 Liberty Lane; the Norfolk Public Library, 2 Liberty Lane; and the Post Office, 208 Main St. All hard copies should be returned to the Town Hall by Thursday, Dec. 7.

"On behalf of the Town, I would like to thank all community members who participated in our workshops and shared their thoughts through our survey," Town Planner McCarthy

Jr. said. "With their invaluable feedback, we have identified several goals of the 2035 Master Plan and are now asking for any additional input. We hope that, through this multi-level feedback structure, we will have goals that are reflective of the wishes of our entire community."

## About Norfolk's 2035 Master Plan

The Town of Norfolk began setting the foundation for its Master Plan, which is a roadmap for the town's future planning and development decisions, late last year. The Master Plan will provide the basis for deci-

sion-making in Norfolk for the next 10 years. The last Master Plan for the Town of Norfolk was implemented in 2007.

The Town is working with the Metropolitan Area Planning Council (MAPC) on the project, which is guided by a Steering Committee comprised of Norfolk Planning Board members, a Select Board member-at-large and residents. The Steering Committee members are: Chad Peck, Chris Montfort, Eric Diamond, John Weddleton, Gary Sullivan, Melissa Meo, Kevin Kalkut, Erin Hunt, Dan Feyock, Joe Burke, Jen Pittore, Charles Iacono and Pat Day.

# Tri-County High School Building Project Moves Forward

In a special election held on Oct. 24, a majority of residents in 11 communities approved a measure that will construct a new facility for Tri-County Regional Vocational Technical High School in Franklin. Plans call for shovels to hit the ground in the summer of 2024 with an anticipated opening in time for the 2026-27 academic year.

The total project cost is estimated at \$285,992,692 and upon completion will replace Tri-County's current facility which has been in existence since the school's establishment in 1977.

"I am overjoyed by the outcome of the special election," Tri-County Superintendent Dr. Karen Maguire said. "This opportunity for our students and

vocational technical education in this area would not have been remotely possible without the effort and support of countless people, too many to name. Our hashtag throughout this process was Save the Trades and when the results trickled in, I felt as though we were doing just that while providing a well-rounded education to the students who walk our halls."

In the next phases of the school building project, the district will work with their OPM and architects on more detailed design. Construction will follow.

"This is a seminal moment for TCRVTHS; a newly designed, modernized building will have a significant impact on our ability to provide high quality instruction, aligned to the evolu-

ing technologies of the industries our students will enter," principal Dana Walsh said. "This successful vote ensures that we will equip our talented faculty with the tools they need to mold and develop the next generation of tradespeople."

Since its founding, the mission of Tri-County Regional Vocational Technical High School has been to provide an excellent comprehensive technical and academic education to regional high school students. State-of-the-art technical skills and knowledge are enriched and complemented by a solid foundation of academic skills. Creative and cooperative partnerships between area employers and staff at Tri-County guarantee the con-

tinued growth and development of exciting programs designed to prepare graduates for careers in the twenty-first century.

The school services the communities of Franklin, Medfield,

Medway, Millis, Norfolk, North Attleboro, Plainville, Seekonk, Sherborn, Walpole and Wrentham. For more information, visit [www.tri-county.us](http://www.tri-county.us).

## TOWN MEETING

*continued from page 12*

when he first became involved in town decision making, Wrentham's budget was about \$25M; today, the budget is approaching \$50M and what was appropriate then is no longer adequate. He argued that while Town Meeting voters may not have had sufficient time to consider these changes, ultimately the town will need to adapt.

In quick succession, Articles 10 through 13 were postponed. During discussion on Article 14, resident Tom Brown asked what the outcome of postponing Ar-

article 14 would be. Adam Costa of Mead Talerman & Costa LLC, the town's counsel, noted that approved articles would go into effect while rejected or postponed articles would not. And with that, voters postponed Article 14. Thus, the Article 8 title changes for the four titles will go into effect.


To wrap up Town Meeting were the four Community Preservation articles. Articles 15 (\$200,000 for future land acquisition), 16 (\$27,000 for an archivist to continue cataloging and preserving Wrentham artifacts), and 17 (\$35,000 for weed mitigation at Mirror Lake) were quickly ap-

proved through unanimous consent.

Article 18 (\$40,000 for weed mitigation at Lake Archer) generated some debate. Opponents argued that it was inappropriate to provide funds to a lake with no public access. Resident Diane Glass noted that while it's true that there's no public access to the lake, Lake Archer is owned by the Commonwealth, it is polluted by runoff from State Route 140, and its waters flow into Lake Pearl - so, weeds from Lake Archer will eventually take hold in Lake Pearl.

After voters approved Article 18, the meeting quickly ended.

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# The b.LUXE *beauty beat*

## The Beauty in Kindness

BY GINA WOELFEL

There is a commonly held belief that kindness is like snow in that it can beautify everything it touches. Despite the harshness of New England winters, a certain peacefulness and serenity envelop us when a fresh layer of snow blankets the landscape. This magical stillness beckons us to slow down and appreciate the beauty of the present moment.

As the holiday season approaches, it's easy to get distracted by the endless shopping and sale announcements, which can take us away from the true spirit of this time of year. Our message to you is to slow down and step away from the hustle and bustle. Plan your shopping ahead of time, wrap and store your gifts early, and use the extra time to do what you love. By simplifying your routine, you can focus on what truly matters this holiday season - spending quality time with the ones you love.

This year, we've organized a special event with our co-workers to take a break from our busy schedules and celebrate the end of the year. The b.LUXE Team is hitting

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the roller rink for a Grinch-themed, old-school skating party, complete with ugly sweaters! We're fortunate to have a team of women who support and care for each other, and we look forward to celebrating this relationship. Skating the night away together will be an unforgettable evening.

Our team is deeply committed to giving back to the community, especially during the holiday season. Our responsibility is to positively impact the community; we're proud to do our part. This month, we supported The Franklin Food Pantry with donations and an afternoon packing holiday gift baskets. We also sponsored The Medway Village Food Pantry Toy Drive with gifts for children ages 13-17. Recently, we had the pleasure of hosting the Franklin Senior Center at our studio, where we treated them to a day of beauty. It was a fantastic experience and one

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It's the most wonderful time of year again and the perfect gift is just a few clicks away. Give your special someone the gift they really want. Our specially-priced holiday packages are now available online or in-studio and filled with complimentary services.

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\$100 hair gift card with complimentary LUXE add-on treatment

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- LUXE Shine
- LUXE Volume

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- Complimentary under-eye collagen treatment
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that we truly enjoy.

We want to thank our clients and readers for their loyalty and encouragement throughout the past year. Your continued support makes us love what we do even more

and brightens our day with kindness. We're sending you all a big, warm holiday hug from our family to yours!

Of course, it wouldn't be the most wonderful time of year if we didn't have some

specials for all of you! Check them out above!

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## 2023 KPHS Athletic Hall of Fame



King Philip High School inducted fifteen distinguished former athletes, two coaches, and a special honoree into its 2023 Athletic Hall of Fame. The event was held on Oct. 21 at Lake Pearl Luciano's. Front row, from left: Richard Harwood, Maggie Quealy, Katelyn Kelleher Orsos, Kaitlin Seigenberg Dunham, Erica Shapiro Morin, and Linda Daniels (wife of Stephen Daniels). Middle row: Christopher Allen, Michael Kuza, Alec May, Tim Layman (father of Jake Layman), Derek Darling, and Wayne Simarrian. Back row: Philip Rose (son of Thomas Rose), Robert "Bob" Goldberg, Daniel Gill, Richard Chute, and Glenn Olsen. Missing: Lofa Tatupu. (Contributed photo.)



## Not just for Newcomers . . .

Join Franklin friends and neighbors at the Franklin Newcomers and Friends Club's annual Holiday Yankee Swap on Wednesday, December 13 at 7 p.m. at Escape Into Fiction, 12 Main Street, Franklin.

The night will include a holiday-themed trivia contest and Yankee Swap. Bring a wrapped gift (\$20 limit) and get one in return. Prizes will be awarded to trivia winners and refreshments from Birchwood Bakery and

Kitchen will be served. Come early and check out the bookstore to get a jump on holiday shopping.

We are a multi-generational, member-driven organization and are always excited to wel-

come new faces and new ideas. Residents of Franklin, or any surrounding town that doesn't have a Newcomers Club, are welcome to join us. In addition to our bi-monthly meetings, we hold fun and varied events to stay connected throughout the year. Upcoming meetings will be held in February and April.

Look for us on social media for more information: <https://www.meetup.com/Franklin-Newcomers-Friends> and <https://www.facebook.com/Franklin-NewcomersCraftFair/>.

## Dean College Announces Exciting Growth in Life Science and Health Programs

*New Initiatives Supported by a \$600K Grant from Massachusetts Life Sciences Center (MLSC)*

Thanks to a \$600K grant from the MLSC, Dean College is excited to introduce new, advanced scientific equipment to support students and new offerings in the sciences. By growing our programs, the College will be able to support the increasing demand for well-trained lab technicians and research assistants in the local life sciences industry, particularly from low-income and under-represented groups, as well as additional opportunities in manufacturing, project management and sales.

"This is an exciting time for the sciences at Dean," said Scott Sibley, vice president of academic affairs. "This grant and the new equipment will provide Dean students with important skills that will enhance their laboratory experiences and allow for signature work."

The MLSC grant will enable Dean to invest in new equipment and modernized lab space, which will allow for students to experience more real-world applications in the classroom. It will also ensure the science offerings at Dean remain competitive and relevant to the current life sciences landscape and prepare students to join the workforce in a variety of roles.

New equipment being introduced for student use includes spectrophotometers, a high-performance liquid chromatograph, tissue culture equipment, and virtual reality software for anatomy and physiology. The College will also be able to upgrade core pieces of equipment, such as fume hoods, that will enable it to offer organic chemistry and other pre-med requirements to

better prepare students for medical school and other life science careers that require a chemistry background.

Both the equipment and the grant will also support the growth of new programs recently introduced at Dean, including pre-physician assistant and pre-physical therapy tracks in biology, pre-athletic training and pre-physical therapy tracks in exercise science, and a new minor in public health.

The College's new tracks in pre-physical assistant, pre-physical therapy and pre-athletic training were developed to address increased student demand and better prepare students to pursue advanced degrees and certifications in these fields. The new minor in public health aims to explore the intersection of science and policy and appeal to students interested in health-related careers.

"Our new programs build on our solid foundation and will provide students with new options for exploration and career opportunities," said Sibley. "All of these programs keep our excellent teaching and mentorship at the core, part of what we call The Dean Difference."

These expanded STEM and life science offerings are part of continued growth at Dean. The College has also recently introduced more hybrid and online classes, minors in cybersecurity and neuroscience, and expanded study away options to enhance the baccalaureate experience and provide more opportunities for students.

For more information, visit [www.dean.edu](http://www.dean.edu).

## Ballet Franklin at FSPA Continues Enrollment in Pre-Professional Ballet Program

Ballet Franklin, the ballet conservatory at the Franklin School for the Performing Arts, is continuing to welcome new students in the new year.

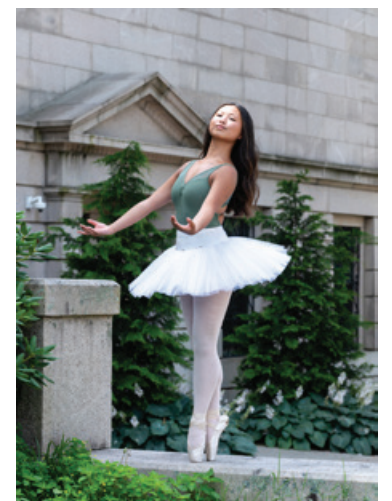
Under the direction of Cheryl Madeux, Ballet Franklin offers the highest quality of classical ballet education and training in the area. They also provide their dancers with a wide variety of performance opportunities for all ages and levels interested in the study of classical ballet. Ballet Franklin graduates and students have been accepted to some of the most prestigious trainee, college, and summer ballet programs available.

The scope of the curriculum provides unparalleled opportunities for dancers to pursue programs tailored to their interests, abilities, and needs. From beginner students seeking to establish a solid foundation in classical ballet technique, to advanced dancers focused on refining artistry, musicality, and performance qualities, all will find a home to train, grow, and develop at Ballet Franklin.

Ballet Franklin Director and Instructor Cheryl Madeux, a Connecticut native, received her training at the Nutmeg Conser-

vatory for the Arts under the direction of Sharon Dante and Donna Bonasera. She has enjoyed a long professional career, dancing with such venerable companies as the Joffrey Ballet, American Ballet Theatre, and principal dancer with the Hartford Ballet under the direction of Kirk Peterson. Madeux performed extensively throughout the United States and Europe and has been coached by such ballet luminaries as Igor Youskevitch and Eleanor D'Antuono.

Every student is encouraged to audition for FPAC Holiday Productions' *The Nutcracker*, which is performed with a professional orchestra and special guest artists, such as Boston Ballet Principals Erica Cornejo and Paulo Arrais and Soloists Dalay Parrondo and Bradley Schlagheck. Conservatory dancers have the extra opportunity to participate in Ballet Franklin's Spring Ballet Production as well as audition for FSPA ensembles and dance company opportunities offered throughout the year. The programs are designed to expand knowledge of the classics and explore contemporary ballet and original works by faculty or guest artists. Past Spring



Ballet productions have included *Alice in Wonderland*, Prokofiev's *Cinderella Suite*, *Coppelia*, Graduation Ball, Tchaikovsky's *Swan Lake*, Prokofiev's *Peter and the Wolf*, *Les Patineurs*, and *Britten's Young Person's Guide to the Orchestra*. Repertory Concerts include classical and contemporary original works.

The Franklin School for the Performing Arts invites the community to stop by 38 Main Street to tour the facilities, observe classes, speak with faculty and staff, and learn more about all FSPA programs in music, dance, and drama, whether for recreational enjoyment or serious study.

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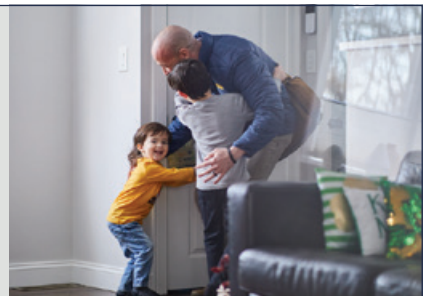


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# Living Healthy

## What is this bump on my eyelid?

BY: ROGER M. KALDAWY, M.D.  
MILFORD FRANKLIN EYE CENTER

A chalazion, commonly known as a sty, is a small, painless lump that forms on the eyelid due to a blocked meibomian gland. This obstruction leads to the accumulation of oil and subsequent swelling. Although generally harmless, a chalazion can cause discomfort and aesthetic concerns. In this article, we will explore the multifaceted aspects of chalazion, including its origins, the potential role of Demodex mites, and whether a connection exists between a chalazion and domestic pets. Furthermore, we will delve into the significance of Xdemvy in the treatment of Demodex blepharitis, offering readers a thorough understanding of this very common ocular condition and its management.

### Origins of Chalazion

A chalazion primarily stems from the occlusion of meibomian

glands, responsible for secreting oils that lubricate the eyes. Several factors contribute to this occlusion, including:

- 1. Hypersecretion of Sebum:** Excessive oil production can lead to the thickening of the sebum, hindering its proper flow from the gland.
- 2. Bacterial Infections:** Infections can incite inflammation and glandular obstruction, culminating in the formation of a chalazion.
- 3. Demodex Mite Influence:** Demodex mites, microscopic organisms that inhabit hair follicles, including those on the eyelids, have been suggested to play a role in chalazion development. Studies indicate that an overpopulation of these mites may contribute to meibomian



gland blockage, though further research is needed to establish a conclusive link.

### The Role of Demodex Mites in Chalazion Development

Demodex mites, tiny arachnids that naturally inhabit human skin and hair follicles, are commonly found in the eyelid area and in particular on the eyelashes. While their presence is considered normal in some cases, an excess of Demodex mites could potentially contribute to meibomian gland blockage, leading to the formation of a chalazion. Demodex mite infestation has been found in 50% of chil-

dren with chalazion compared to no mites in healthy controls. This mite was also associated with recurrent and multiple chalazion. Ongoing research aims to elucidate the precise relationship between Demodex mites and chalazion, seeking to determine their significance as a contributing factor to the condition.

### Chalazion and Pets

Although owning cats or dogs is not directly linked to chalazion, it is important to note that Demodex mites are also prevalent in pets. Consequently, individuals who have close contact with pets, especially those that share sleeping spaces or maintain frequent physical proximity, may face a potential of Demodex mite transmission. It is crucial to emphasize that chalazion is not an inevitable consequence of pet ownership. Many factors enter in the equation including the owner immune system strength.

### The Significance of Xdemvy in Demodex Blepharitis Treatment

Xdemvy, a topical medication, plays a pivotal role in the treatment of Demodex blepharitis, a condition characterized by an overpopulation of Demodex mites on the eyelids. This innovative formulation contains targeted ingredients designed to effectively combat Demodex mites, alleviating symptoms and facilitating recovery. Xdemvy has demonstrated remarkable efficacy in clinical trials, making it a valuable addition to the arsenal of treatments for Demodex-related ocular conditions.

### Comprehensive Treatment Options

**Warm Compresses:** Applying a warm compress to the affected eyelid for intervals of 10-15 minutes, several times a day, serves to soften the blockage and facilitate natural drainage. This simple yet effective technique can significantly alleviate discomfort.

**Eyelid Massages:** After applying a warm compress, gently massaging the eyelid in a circular motion can further aid in releasing the obstructed oil and hasten the resolution of the chalazion.

**Antibiotic Ointments or Drops:** In instances where bacterial infection is suspected, a healthcare provider may prescribe topical antibiotics to com-

bat the infection and expedite the healing process.

**Xdemvy Application:** In cases of Demodex-related ocular conditions, Xdemvy serves as a highly effective treatment option, targeting Demodex mites directly and aiding in their elimination.

**Steroid Injections:** For more persistent or severe chalazion, your ophthalmologist may administer a steroid injection to mitigate inflammation and hasten resolution.

**Surgical Drainage:** In cases where other treatments prove ineffective, a minor surgical procedure may be performed to create a small incision for drainage. This option is reserved for particularly stubborn or large chalazion.

### Conclusion

Chalazion, while generally benign, can be an uncomfortable and visually noticeable condition. Understanding the potential causes, including factors such as Demodex mites, and discerning the potential connection with pets, can aid individuals in effectively managing this ocular ailment. Incorporating innovative treatments like Xdemvy in the management of Demodex-related ocular conditions adds a powerful tool to the healthcare provider's armamentarium. Should one suspect the presence of a chalazion or Demodex-related blepharitis, seeking consultation with your eyecare provider is paramount for accurate diagnosis and appropriate treatment. With 2 full-time external disease specialists on staff, 7 ophthalmologists and optometrists, 3 locations including a surgery center in Milford, our eye centers offer state-of-the-art equipment to diagnose and treat eye problems, including chalazion. We have published research papers and lectured to other physicians on the subject. We are now a referral center for difficult cases of ocular surface disease, chalazion and ocular rosacea. We continue our mission to provide world class eye care for the entire family.

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# Living Healthy

## You Have To Learn to Live With It!



Dr. Rochelle Bien & Dr. Michael Goldstein

We all look for balance in our lives, but achieving it is a more difficult task. It's not uncommon that when a specific health challenge occurs and has been interfering with our life, for many, they seek their primary doctor's advice. But after going through many tests and/or imaging they may get the answer "Great news, all your tests and images are normal." That is great, but that doesn't answer the question, why do I still feel this way?

Homeostasis is the ability or the tendency of the body to seek and maintain a condition of equilibrium or balance in the body. When we can no longer achieve homeostasis, symptoms start to appear. The nervous system's job is to control and coordinate every system, organ and tissue in the body. When this process is interfered with our health potential begins to decline.

Through NIS (Neurological Integrative Systems) and /or NET (Neurological Emotional Technique) one can identify the stressors. This allows us to utilize a 3 step process to remove the stressor, rebuild the tissues and restore the function, thereby bringing you back into balance.

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## Wrentham Awarded Housing Choice Grant to Complete Downtown Wastewater Master

The town of Wrentham recently received a \$70,000 Community One Stop for Growth Housing Choice Program Grant as part of \$164 million in funds allocated via 338 grant awards that support local economic development projects in 161 communities across the state.

The Downtown Wastewater Master Plan will be used to address business needs that rely predominately on on-site wastewater disposal systems for treatment and to ensure future support for future mixed-use development.

As part of the Master Plan, the town of Wrentham will partner with Fuss & O'Neill to identify a path to the installation and successful maintenance of a shared wastewater facility that, once installed, will be beneficial to small business expansion and bring a higher caliber of new development to the area resulting in more foot traffic, residents and businesses.

Wrentham currently has about 30 businesses in the downtown area. Many of the downtown-area properties are on legally non-conforming undersized lots and the cost to expand a septic system is unattainable for most. With this project, the town of Wrentham will continue its proactive, comprehensive planning to help guide the future of the community in the most effective, efficient and equitable way while simultaneously helping

businesses expand if they choose.

Fuss & O'Neill will collect data on existing and future developments to determine wastewater facility sizing, identify the State permitting procedures that will need to be followed, and identify funding that will be required for the ongoing maintenance of the facility. This will include reviewing existing septic permit data, reviewing the allowable uses per Zoning Bylaws, and contacting business owners to determine any future development plans.

"The Wastewater Master Plan will not only address visions identified in our Master Plan 2030, but will also be a giant leap for the existing and future small businesses and residents in the heart of town," Director of Planning & Economic Develop-

ment Rachel Benson said. "This project will support the creation of jobs, residences and new business locations via construction of the mixed-use development, which will benefit the overall community. I would like to thank the community for its support and those who contributed to the 2030 town-wide Master Plan as this project was noted in multiple goals and strategies in that plan."

As the process progresses, Fuss & O'Neill will conduct stakeholder engagement and will generate the final Wastewater Master Plan for the Town of Wrentham. For updates and information about Wrentham's Downtown Wastewater Master Plan, visit the town's website: [wrentham.gov](http://wrentham.gov).

## October 2023 Real Estate Report

October 2023 showed a slight increase in the total real estate activity compared to October 2022 recordings. This tight margin of closeness in October 2023 activity and statistics to October of 2022 activity and statistics can be attributed to a housing market that has been slow for over a year and the ability of Norfolk County to maintain steady real estate transactions despite the challenging conditions.

"Despite the challenges posed by limited inventory and higher interest rates, the Norfolk County housing market has managed to maintain steady activity," noted Norfolk County Register of Deeds William P. O'Donnell. "The recording for October 2023 compared to October 2022 shows some of the closest margins to each other that we have seen all year."

The Registry of Deeds recorded 9,214 documents in October 2023. This was 2% more than in October 2022 and a 13% increase compared to September 2023.

"To get these numbers to keep moving in a positive direction, new home construction will need

**REAL ESTATE**  
*continued on page 22*

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## KP District Hosts DESE Representatives During Massachusetts STEM Week

King Philip Regional School District hosted representatives from the Department of Elementary and Secondary Education (DESE) during Massachusetts STEM Week.

On Friday, Oct. 20, DESE Deputy Commissioner of Education Russell Johnston, Associate Commissioner for the Center for Instructional Support Erin Hashimoto-Martell and Associate Commissioner of the College Career and Technical Education Liz Bennett visited King Philip Regional Middle and High Schools classrooms as part of Massachusetts' annual STEM



King Philip Regional Middle School seventh grade STEM teacher Dr. Susan Hall explains Growing Beyond Earth Citizen Science experiment to seventh grade students. (Photos courtesy King Philip Regional School District)

## FPAC to present Steve Martin & Edie Brickell's Bright Star

The Franklin Performing Arts Company (FPAC) is excited to present the musical Bright Star January 5-7 at THE BLACK BOX.

Featuring the Tony-nominated score by Steve Martin and Edie Brickell, Broadway's Bright Star tells a sweeping tale of love and redemption set against the rich backdrop of the American South in the 1920s and '40s. When literary editor Alice Murphy meets a young soldier just home from World War II, he awakens her longing for the child she once lost. Haunted by their unique connection, Alice sets out

on a journey to understand her past—and what she finds has the power to transform both of their lives.

With beautiful Bluegrass melodies and powerfully moving characters, the story unfolds as a rich tapestry of deep emotion. An uplifting theatrical journey that holds audiences tightly in its grasp, Bright Star is as refreshingly genuine as it is daringly hopeful. Directed by FPAC Artistic Director Raye Lynn Mercer, with music direction by Hallie Wetzell, and choreography by Hannah Rezendes.



TOP ROW L to R: Ali Funkhouser, Robbie Rescigno, BOTTOM ROW L to R: Kyle Dalsimer, Kelsey Breslin

The production stars New York City actors Ali Funkhouser as Alice Murphy, Robbie Rescigno as Jimmy Ray, Kyle Dalsimer as Billy Cane, and University of Tampa Musical Theatre Junior Kelsey Breslin as Margo.

FPAC is an Actors' Equity Small Professional Theater company based at THE BLACK BOX in downtown Franklin. Each season, FPAC produces musicals, plays, ballets, and more featuring Broadway stars, professional actors, local artists, and students of the arts. Follow Franklin Performing Arts Company and THE BLACK BOX on Facebook and Instagram for updates on programming.

Tickets for FPAC's Bright Star and other shows are available at FPAConline.com or by calling the box office at (508) 528-3370.



From left, junior Aisosa Idahosa, Computer Science and Physics Teacher Matt Gorr, senior Keanu Johnson and sophomore Griffin McCreedy conduct an innovative experiment with robotic hands and brain-controlled interfaces.

Week, recognized this year from Oct. 16-20. During their visit, DESE representatives witnessed some of King Philip's STEM learning experiences at both the middle and high school levels.

DESE representatives first visited King Philip Regional Middle School seventh grade STEM teacher Dr. Susan Hall's classroom to watch students participate in a hands-on science experiment.

As part of her lesson, Hall empowered her students to engage with STEM topics through the Growing Beyond Earth Citizen Science project. After having students think about how astronauts remain healthy on the moon, Hall's seventh grade students conducted an experiment that required them to simulate food growth on the moon with seeds, moon dirt and a water source.

Students collected data on their Google spreadsheets and then reported on their lab journey via the Big Book Sheet. The Big Book Sheet is part of a process that was initially introduced by DESE and provides students with a comprehensive format for documentation. Students will also relay their findings to NASA scientists who will use the results of testing to inform the Kennedy Space Center.

"My doctoral research showed me how students connect with STEM activities when they have real purpose and meaning," said Dr. Hall. "The Growing Beyond Earth Citizen Science project allows students to act as scientists, share live data with NASA, and make a difference in the aerospace community. What could be better than that?"

Hall is also a 2022 National STEM Scholar.

DESE representatives also visited King Philip High School Computer Science and Physics Teacher Matt Gorr's classroom where students conducted an innovative experiment with robotic hands and brain controlled interfaces.

With this innovative learning experience, students were able to get a better perspective of what their level of attention was using brain-controlled interfaces which provided visual feedback as they listened to different types of music, did breathing exercises, or played video game. Students also had the opportunity to link the brain controller interfaces with coding to manipulate the robotic hand.

The DESE representatives asked questions and interacted with students during their visits to both classrooms.

"It was a pleasure to host several representatives from DESE and have the opportunity to showcase how STEM initiatives impact our students learning through hands on experiments and problem solving," Superintendent Dr. Rich Drolet said. "Whether through STEM initiatives or anything else, we appreciate how our teachers facilitate learning using real-world applications."

Both the middle school and high school shared a competitive Department of Education STEM Digital Literacy and Computer Science grant which supports teacher training, course development and equipment purchases. This grant supported both classrooms' activities.

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## Sports

# KP Girls Basketball Squad Is a Goal-oriented Group

BY KEN HAMWEY  
STAFF SPORTS WRITER

Two goals of the King Philip girls basketball team this season are to continue building a winning tradition and to maintain a positive culture. With Jeff Miskiewicz back for his third season as head coach, those objectives should be achieved.

When the 33-year-old Miskiewicz took the job, he became the Warriors third coach in four years. Stability for the program was a problem in the past but not anymore. The girls responded to his approach and philosophy and compiled a 10-10 record in his first season and were 11-9 last year. Both campaigns earned tourney berths.

“Our other goals are to qualify for the tourney again, go as deep as we can and to contend for the Kelley-Rex Division title,” Miskiewicz said. “Our goals are set by both the coaches and the players and I believe all of them are realistic.”

Optimism is in the air at KP because of a plethora of team strengths and seven returnees with varying degrees of experience.

“Our team strengths include depth, a high basketball IQ, athleticism, technique, team chemistry and a coachable nature,” said Miskiewicz who previously coached the girls junior-varsity team at LaSalle Academy in Providence, R.I. “We’ve got six girls who could be starters and our athleticism is the best it’s been since I arrived at KP. Our players are skilled, their instincts are good and they’re very coachable. As for team chemistry, our captains do a great job promoting that.”

The Warriors senior captains include forward Madison Paschke, point guard Jordan Bennett, and guard-forward Lilli Hickey.

“Madison, who’s 5-11, is an all-around player,” Miskiewicz said. “She averaged seven points and seven rebounds last year. She’s got a high basketball IQ, knows how to get position, is a versatile defender and she leads by example and by being vocal and supportive.”



**Jeff Miskiewicz is back for his third season as the King Philip girls basketball coach and two of his goals are to continue building a winning tradition and maintaining a positive culture.**

Bennett was the team’s first player off the bench last year and often guarded opposing team’s top backcourt players. “Jordan is our fastest player,” Miskiewicz said. “She’s a very good shooter, has excellent court sense, reads defenses well and is a top-notch passer. She makes other players more effective.”

Hickey played only four games last year because of a serious ankle sprain. “Lilli can shoot and rebound,” Miskiewicz noted. “And she boxes out well. She leads by example, is an excellent organizer and she’s vocal, always keeping everyone positive.”

Two other seniors who’ll be key contributors are guard-forward Kylie Watson and guard-forward Kaelyn Clancy. Unfortunately, senior forward Taylor Regan will miss the entire season because of shoulder surgery.

“Kylie started last year,” Miskiewicz said. “She provides instant offense whether it’s from inside, outside or from the three-point arc. She’s also a solid defender who hustles on both ends of the court.”

“Kaelyn is a high energy, high impact player who can shoot threes and play strong defense. Losing Taylor is unfortunate. We lose her athleticism and her high basketball IQ. She took care of a variety of tasks on the court, like rebounding, shooting and playing defense.”

Two talented 5-foot-8 sophomores who played meaningful



**King Philip’s captains include, from left, Lilli Hickey, Madison Paschke and Jordan Bennett.**

minutes last year are point guard Jessica Persky and forward Madison Keough.

“Jessica creates offense and she’s adept at passing and finishing plays,” Miskiewicz noted. “She’s athletic and has quick hands. She wants to play college ball. Madison could be the best shooter on the team. She’s a smart player who’s a smooth shooter. An instinctive player, she’s in the right place at the right time. She, too, wants to play at the college level.”

Miskiewicz says that KP will lean more towards a fast-pace style this season. “We’ll play a lot faster than in previous years and we’ll rely on a man-to-man pressure defense,” he emphasized.

The Warriors finished third in the Kelley-Rex Division last year but Miskiewicz sees a wide-open pennant race this year. “Franklin and Attleboro

will be strong contenders again,” he said. “They’re talented, have tradition and are well-coached. We’ll be a contender, too. Last year we won 10 games in the Hockomock League.”

The Warriors will open their season at Stoughton on Dec. 12 and their home opener is Dec. 15 against Franklin. Non-league games include two against North Quincy and two more against teams in a Framingham tourney. KP’s tourney opponents will be against Shrewsbury, Chicopee or Framingham.

Miskiewicz’ assistants will include Grace Davis (freshman coach), Brett Coderre (junior varsity coach) and Justin Feinberg (varsity assistant coach). Two volunteer coaches are Chris Wilson and Ellen Wagner.

When it comes to a philosophical approach, Miskiewicz relies on a competitive style that focuses on winning, reaching

one’s potential and having fun. “Those situations are all related,” he said. “Reaching one’s potential leads to winning and winning creates enjoyment and fun. There also are life lessons the girls can learn from sports. They ones I hope they learn are how to overcome adversity, to be resilient, be good communicators and good teammates.”

Miskiewicz, who’s been on the LaSalle Academy faculty for 10 years teaching English, coached the school’s jayvees for two years and also served as a varsity assistant for two seasons. He also was jayvee coach and varsity assistant for two years at East Greenwich High.

His KP Warriors are a team that’s still building a strong foundation. Experience and coaching stability are two key assets that should make the 2023 season one that puts a few more games in the win column.





## Families Share the Stage in *Humbug!*

When the curtain rises on “*Humbug!*,” a contemporary musical adaptation of Charles Dickens’ “*A Christmas Carol*,” presented by FPAC Holiday Productions, several local families will share the stage.

The FPAC original features sets of parents and their children, siblings, and friends that are like family as part of a large ensemble cast of over 100 professional artists, community performers and students of the arts.

“Live theater creates a space where we can come together and have a collective experience,” says Mireille Eastman, mother of two “*Humbug!*” student cast members Ameline and Emmett Eastman. She has previously also performed in the production along with her husband, Charley Eastman, and all three of their children. “We are incredibly grateful for the opportunity to be involved in ‘*Humbug!*’ as a family. Sharing our passion for live theater with our children has brought us all closer together.”

The show also features mother/daughter pairs Kylie and Edna Bodiya, Kim and

**Business  
spotlight**

Baree Frigon, Lindsay and Lila Hartman, Kristin and Polly Palson, and Robin and Zoey Tucker. Siblings Christopher and Owen Charles, Katie and Helena Cornwell, Jenna and Anna Cusano, Julia and DJ Ormond, Brodie and Devin DeAngelis, Aida and Julian DiChiara, Kayla and Macie Hoben, Liam and Grayson Kerrigan, Matthew and Shane Packard, and Charlotte and Katherine Weldon all perform together as well as married couples Tim and Liz Ayres-Kerr and Greg Leach and Michele Webster.

Youth development in the arts is a special focus of FPAC, founded in 1991 by Artistic Director Raye Lynn Mercer. Productions provide ongoing opportunities for families to connect through the arts, with multiple generations sharing rehearsals and time on stage together.

A family favorite since debuting as part of FPAC’s 2008-09 season, “*Humbug!*” is conceived, written and directed by Franklin’s Nick Paone, who also stars as Scrooge. The musical features Dickens’ familiar characters and story, but re-imagines the classic tale in contemporary America for a modern audience with updated references to current events and pop culture. The storyline is supported by musical hits of many genres with live accompaniment by a 10-piece band of professional musicians.

“*Humbug!*” will be performed on Saturday, Dec. 16 at 7:30 p.m. and on Sunday, Dec. 17, at 2 p.m. at the Franklin High School auditorium.

Raye Lynn Mercer co-directs the production, with musical direction by Hallie Wetzell and choreography by Kellie Stamp, Mercer, and Paone. Tickets are available at [www.FPAConline.com](http://www.FPAConline.com), or at (508) 528-3370. Remaining tickets will be sold at the door.

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## Math Team Places 8th in Worcester Polytechnic Institute Invitational Math Meet



From left, King Philip Regional School District Math Team Samarth Sreenath, Lakshya Jain, Luca Giardini and Dean Cardner achieved eighth place in WPI Math Meet. (Photo courtesy King Philip Regional School District.)

The King Philip Regional School District Math Team achieved eighth place in the annual Worcester Polytechnic Institute (WPI) Invitational Mathematics Meet held on Oct. 20.

Students Dean Cardner, Luca Giardini, Lakshya Jain and Samarth Sreenath were among more than 50 participating school math teams across New England competing in the meet. Each student on the team received a \$500 Scholarship toward WPI if they wish to attend after graduation.

“This is a significant achievement, considering the high level of competition and the challenging problems presented at the meet,” said Mathematics Department Head Shawn Geary. “This is the highest placement that King Philip has achieved, and the students should be proud of themselves.”

During the initial rounds, students competed as individuals to complete problem sets to earn a personal score. After completing the individual problem solving, the team worked together to complete another problem set.

“Considering the tough competition from all over the state, it might have been tempting to lose hope, but our collective hard work and determination truly shone through at the meet,” said Cardner. “I’m super proud of the team’s performance, and I’m eagerly looking forward to the rest of the competitive season.”

“Each of these students are creative thinkers and were able to apply what they have learned from their high school math classes and math team experience to bring home this win,” said Geary.

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## KPHS Students Present at 13th International Conference on Education and Social Justice

Several King Philip Regional High School students were invited to share a presentation at the 13th International Conference on Education and Social Justice on Oct. 14.

The conference was held in Honolulu, Hawaii, where King Philip's student-led presentation was aired by session moderator Dr. Clifford Lee of Northeastern University in Oakland, California. Participating were KPHS seniors Lakshya Jain, Victoria Cosmo and Emily Piverger and junior Arjun Kollu.

The presentation prepared by the King Philip students shared strategies they used to explore identity, power and education. As part of their presentation, they shared a token trading game, a storytelling activity, a privilege line exercise and an interactive art project.

These innovative, experiential learning activities used to explore identity, power and education follow professional development training that King Philip Regional High School staff participated in. With encouragement from mentor and former Director of Diversity, Equity and Inclusion Caleb Encarion-Rivera, the students were empowered to pursue a global platform to present their work.

"These talented students are a testament to the importance of student agency, using their voice as a powerful instrument for social change," said KPHS Principal Nicole Bottomley.



From left, Emily Piverger, Victoria Cosmo, Arjun Kollu and Lakshya Jain were invited to share a presentation at the 13th International Conference on Education and Social Justice. (Photo courtesy King Philip Regional School District.)

The King Philip team was the only high school student-led presentation," said Jain. "My team learned a lot through this experience, including how to write an abstract, create an engaging presentation, and work with a team. We also have gotten the opportunity to engage and connect with a global audience."

"We were very excited to present our work to a global audience, especially as we were the

only high school student-led presentation," said Jain. "My team learned a lot through this experience, including how to write an abstract, create an engaging presentation, and work with a team. We also have gotten the opportunity to engage and connect with a global audience."

## December Events at the First Universalist Society

The First Universalist Society (FUSF) in Franklin will hold two special events this month. FUSF is located at 262 Chestnut Street, Franklin. For more information about either event or about FUSF, contact them at info@fusf.org or call 508-528-5348. FUSF is a Unitarian Universalist Welcoming Congregation.

### Holiday Cookie Walk

FUSF will hold its first annual "Holiday Cookie Walk" on Saturday, December 9 from 10 a.m. until 1 p.m. Stroll through the festively decorated Meetinghouse as you select from a delicious assortment of homemade treats provided by more than 30 bakers, perfect for your holiday table, a hostess gift, or your next party. Cookies will be available for \$10 per pound. Containers, decorated with a choice of holiday stickers, will be provided. Cash, check, or electronic payments accepted.

### New Year's Eve Labyrinth Walk

FUSF will host a New Year's Eve Labyrinth Walk on Sunday, December 31 from 5 to 7 p.m. This annual free event offers an

opportunity to experience both an outdoor labyrinth in our pine grove, and a candlelit labyrinth in our sanctuary. Finger labyrinths will be available for people who want to experience the labyrinth but have mobility issues.

Labyrinths are found throughout the world with the oldest dating back thousands of years. In contemporary use, labyrinths provide an opportunity for personal reflection, spiritual practice, or the reduction of stress. Labyrinths are located in both public and private settings and vary in style. The FUSF outdoor labyrinth is a Classical Labyrinth, while our indoor labyrinth is a Chartres Labyrinth.

Please allow at least 30 minutes to walk the indoor labyrinth. It should take slightly less time to walk the outdoor one. Socks are required for the indoor walk. Booties that cover footwear will be provided for those who need shoes to walk.

Call Judy at (508) 769-6664 for more information about this event. In the event of a storm, or unsafe driving conditions, the walk will be canceled, and a notice will be posted to the FUSF Facebook page.

### REAL ESTATE

*continued from page 17*

to increase its pace, because what we have in housing inventory is still not enough to keep home prices in check," said Register O'Donnell. "Particularly when you consider that high interest rates, relative to what they were in 2020 and 2021, makes finding an affordable home difficult for homebuyers in general but especially for first-time homebuyers."

The total number of deeds recorded for October 2023, which reflects both commercial and residential real estate sales and transfers, was 1299, down 1% from October 2022 but up 4% from September.

"The increase in real estate activity this month compared to last month shows that despite difficult market conditions, Norfolk

County remains a desirable community to both live and work in," noted Register O'Donnell.

The average sale price of commercial and residential properties for October 2023 was \$967,836, a 9% decrease compared to October 2022 but an increase of 12% from September 2023. The total dollar volume of commercial and residential sales is down, decreasing 20% from last year but up 12% from last month.

"While prices have come down compared to last year, they are only down 1% compared to 2020 and 2021, when mortgage interest rates were lower than 3%," said Register O'Donnell. "The lack of available real estate inventory is likely one reason why property prices are still higher

### REAL ESTATE

*continued on page 27*

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# Town of Wrentham Cautions Community Members Following Coyote Sightings

Following several reported coyote sightings throughout Wrentham last month, town officials have shared the following tips from the Massachusetts Department of Public Health (DPH) and the Division of Fisheries and Wildlife for safely avoiding interactions with coyotes:

- Never provide food for coyotes or do anything to attract them. Coyotes rely on natural food and typically remain wild and wary of humans.

- Prevent coyotes from accessing food sources. Food, including snacks, pet food, birdseed and food-related trash, can attract coyotes and other wildlife. Left outside, these foods encourage wild animals to visit residential areas.
- Only feed pets indoors and keep dumpster and trash areas clean, as well as keep trash containers covered.
- Spend time outdoors. Coyotes generally try to avoid humans, and their natural

fear is reinforced when play areas, back yards and trails are actively used by people. The regular presence of people is a deterrent for coyotes.

- Protect pets from coyotes. Coyotes can view cats and small dogs as potential food, and larger dogs as competition. For the safety of your pets, keep them leashed and under your supervision at all times. Also remember to feed your pets indoors to avoid attracting wildlife.

Project Coyote, a non-profit whose mission is to provide compassionate conservation and coexistence between people and wildlife, recommends steps called “hazing” to scare away a coyote:

- Use multiple tools, such as loud sounds, light and exaggerated motion.
- Stand your ground: Make eye contact and advance toward the coyote while actively hazing until it retreats. Allow room for it to retreat.
- Make sure the coyote is focused on you as a source of danger. Do not haze from a building or car where it can't clearly see you.
- Continue your hazing efforts, even if there is more than one coyote present.
- Hazing should be exaggerated, assertive and consistent.

Coyotes have routine habits, so make note of when and where you encounter them. Ask your neighbors to assist in scaring them off.

If a coyote appears sick or injured, do not attempt to haze it.

Hazing should be avoided in the months of March through July, as well as if the coyote is a comfortable distance away, or if you encounter a coyote in an open area where a den may be nearby. You should haze a coyote if it approaches you, or if you see it comfortably walking in a neighborhood or park.

Town officials ask community members not to call 911 to report a coyote sighting. If community members observe a coyote that shows no fear of humans, or is exhibiting aggressive or rabid-like behavior, contact the Animal Control Officer at the Police Department immediately at 508-384-2121 ext. 2.

Coyote attacks on humans should be immediately reported to 911.

Community members should note that coyotes taking pets are not considered an immediate threat to human safety, therefore Animal Control Officers and municipal Police Departments are not authorized to remove these wild animals.

Contact the Division of Fisheries and Wildlife at 508-389-6300 with any questions or visit [mass.wildlife@mass.gov](mailto:mass.wildlife@mass.gov) for more information.

## December Program Highlights at the Norfolk Senior Center

RSVP to 508-528-4430 or register for programs in person at the Norfolk Senior Center, 28 Medway Branch Road. For a full list of activities, visit the Senior Center page on the town's website: [norfolk.ma.us](http://norfolk.ma.us).

Tuesday, December 5 at 1 p.m. **Note-able Neighbors Concert** Come listen to your friends and neighbors sing! Note-able Neighbors, a 15–20-member choir from the 55-and-over communities of Rivers Edge and Pin Oaks, will be performing holiday favorites, including Jingle Bells, Silent Night, How A Rose E'er Blooming, What Child Is This? and We Wish You a Merry Christmas. Snacks served. RSVP required.

Wednesday, December 6 from 1 to 2 p.m. **Return to The Moon, Forward to the Stars** This presentation discusses the birth of controlled flight, the origin of NACA and NASA, the progressive flights to the first Moon landings, and the challenges that made Mars the next “giant leap for mankind.” David S. Ball is a volunteer educator with NASA. As a Solar System Ambassador with the Jet Propulsion Laboratory, he presents topics related to American activities in space. His passion is the intersection of space and postal history. His first book, “American Astrophilately: The First Fifty Years,” was nominated for a national book award.

Thursday, December 7 from 1 to 2 p.m. **Pearl Harbor Documentary** In remembrance of the anniversary of Pearl Harbor, we will be watching “Pearl Harbor,” a History Channel documentary with witness accounts from American and Japanese service members. All welcome. RSVP required.

Thursday, December 7 at 2 p.m. **Veterans Meeting** Join our first veterans group meeting, led by veteran Jim Schweitzer. Pizza served. RSVP required.

Monday, December 11 from 9:30 a.m. to 1:30 p.m. **Enchanted Village Trip** Get in the holiday spirit and reminisce about going into Boston as a child to see the holiday displays with this day trip to Jordan's Furniture in Avon, MA. Enjoy a private tour of the Enchanted Village, an animated indoor holiday village, starting at 10:30 a.m. Watch LITE, a 17-minute newly enhanced Laser Imagination Theater Experience (Cost \$8). We will finish at Montilio's Bakery. RSVP by December 7. Ride from the Senior Center possible.

Tuesday, December 19 at noon **Holiday Party: Ice Cream Sundae Extravaganza and Concert by The Elderly Brothers** Celebrate the holidays with ice cream sundaes at noon, followed by a concert with the Elderly Brothers at 1 p.m. These four talented musicians will perform music from the 50s and 60s,

plus holiday favorites and a sing-along. RSVP required.

Thursday, December 21 at 10 a.m. **Holiday Piano Concert and Sing-Along** Join Catie Siedel for a Christmas sing-along of favorite carols. Catie lives in Norfolk, is a junior in high school at Ursuline Academy, and is also the music director at the Federated Church of Norfolk. She has been playing piano since she was five years old and also sings. She performs at community concerts and loves to spread Christmas cheer! Homemade cookies and hot cocoa served. RSVP required.

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"As Realtors®, we are only as strong as our cumulative value of our brand," said NAR President Kenny Parcell. "NAR's efforts to boost professionalism not only strengthen NAR and help

our 1.5 million members better navigate the market, but they're tremendously valuable to home buyers and sellers, as well.

"America is experiencing a roughly 6-million-unit housing shortage, pushing homeownership out of reach for too many families," Parcell continued. "U.S. consumers count on Realtors® to help ensure real estate remains available, accessible, and affordable for them. And we're so proud of NAR members like Laura Corcoran for solidifying the commitment to ensuring their clients and consumers ev-

erywhere can access their American dream of home and property ownership"

The National Association of Realtors® is America's largest trade association, representing over 1.5 million members involved in all aspects of the residential and commercial real estate industries. Realtor Board of Southeastern MA.

For further information contact:  
Laura Corcoran  
(617)852-2897  
Laura.realestatesales@gmail.com

## Berkshire Hathaway HomeServices Page Realty: Family Owned & People First, Joins Hands with Habitat for Humanity to Make a Difference

Page Realty, proudly demonstrates its commitment to the community through their Habitat for Humanity participation on November 2, 2023. Seven dedicated real estate agents enthusiastically joined the Women Build program, aligning with the agency's core values of being

"Family Owned & People First." This initiative not only highlights Page Realty's commitment to its clients but also to the communities it serves.

Faina Shapiro, Al Rao, Ellen Rao, Chris Rao, Steve Coukos, Jennifer DeLuca, and Mark Lalond, devoted their time, skills,

and energy to this important community project in collaboration with Habitat for Humanity, a global nonprofit housing organization. In addition Page Realty generously donated funds and actively fundraised to support Habitat for Humanity efforts. Habitat for Humanity's mission

is to bring people together to build homes, communities, and hope, providing affordable housing solutions to families in need. By working side by side with fellow volunteers, Page Realty and Habitat for Humanity exemplify the power of collective action to create meaningful change. This initiative symbolizes Page Realty's strong sense of social responsibility and its dedication to cultivating a culture of collaboration, empathy, and giving back. It illustrates the kind of dynamic and compassionate professionals that Page Realty attracts and nurtures, placing people at the forefront of its mission.

Page Realty encourages individuals who share the agency's passion for community service, teamwork, and making a positive impact to consider a career with a team that is genuinely "Family Owned & People First." If you're seeking an opportunity to join a company dedicated to both professional excellence and community engagement, Page Realty is your ideal destination.

### About Berkshire Hathaway HomeServices Page Realty

Berkshire Hathaway HomeServices Page Realty is a full-service real estate company specializing in residential sales since 1963. The company has two offices in Medway and Medfield, and dominant market share in the MetroWest area. For more information, please visit [www.bhhspagerealty.com](http://www.bhhspagerealty.com)

### About Berkshire Hathaway HomeServices

Berkshire Hathaway HomeServices is one of the world's fastest-growing residential real estate brokerage franchise networks, with more than 50,000 real estate professionals, nearly 1,500 offices throughout the U.S., Canada, Europe and the Middle East, and more than \$119 billion in real estate sales volume. The network, among the few organizations entrusted to use the world-renowned Berkshire Hathaway name, brings to the real estate market a definitive mark of trust, integrity, stability and longevity. Berkshire

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**Laura Corcoran**

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# Real Estate Corner

## King Philip Regional School District Shares Update on DECA Chapter

On Friday, Oct. 20, the King Philip High School DECA chapter officers attended the Fall State Leadership Conference at Bentley University where they participated in various workshops about leadership skills, success in written projects and fundraising strategies.



From left: Bridget Swezey, Marisa Hughes, Lindsey Field, Zunairah Sydea, Asleigh Guenette, Ava Rietz, Steve Quartrone, Luke Anderson and Ryan Taylor (Photos Courtesy King Philip Regional School District)

Throughout the day, chapter officers had the opportunity to tour the university and enjoy lunch on the campus, provided by Bentley University.

On Wednesday, Nov. 1, King Philip DECA hosted its annual breakfast and installation ceremony as the official start of the King Philip DECA season.

During the event, parents, students and chapter members came together to celebrate the induction of new members and senior officers. Speeches were made by President Ashleigh Guenette, Vice Presidents Luke Anderson and Stephen Quartrone, as well as Principal Nicole Bottomley and State Rep. Marcus Vaughn. The breakfast ceremony concluded with a yearly chapter picture.

“The day was overwhelmingly successful and kicked us off for

the year! We are excited to see what this year has in store for us,” King Philip DECA Marketing Coordinator James Dow said.

King Philip Regional High School DECA is currently preparing for its first competition to take place in January.

About King Philip DECA: King Philip DECA is a high school business and marketing organization. The group is part of a larger network of over 215,000 high school students around the world. DECA prepares young leaders and entrepreneurs, in high schools and colleges, globally for careers in marketing, finance, hospitality and management. Students will take part in three rounds of competition. Districts in Mansfield, the State Career Development Conference in Boston, and the 2024 International Career District Conference in Anaheim, California.



The King Philip Regional High School DECA chapter.

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## State Fire Marshal Reminds Residents to Check Smoke and CO Alarms

Daylight savings time ended last month, and Massachusetts fire officials issued a seasonal reminder for residents to check smoke and carbon monoxide (CO) alarms and change the batteries.

“Working smoke and CO alarms are crucial home safety tools,” said State Fire Marshal Jon M. Davine. “Be sure you have the best protection by putting fresh alkaline batteries in alarms that use them and replacing alarms that are out of date.”

Today's smoke and carbon monoxide alarms have the manufacturing date printed on the back of the device. Smoke alarms should be replaced when they're 10 years old, and CO alarms should be replaced when they're five to seven years old, depending on the model. Unless you have newer alarms with 10-year sealed batteries, this is also a good time to replace the alkaline batteries in all your alarms. And remember to test smoke and CO alarms once a month to be sure they're working properly.

Code requires replacement battery-operated smoke alarms in older one- and two-family homes to be photoelectric and have sealed, long-life batteries and a hush feature. This makes it less likely that someone in the home will use the batteries for another device, forget to change them twice a year, or remove them when cooking causes smoke in the kitchen.

“Disabling a smoke alarm puts you, your loved ones, and everyone in the building at risk,” said State Fire Marshal Davine. “Never remove batteries from a smoke alarm except when putting fresh ones in.”

### Create & Practice a Home Escape Plan

“In the average house fire, you could have less than three minutes to escape after the smoke alarm activates,” said State Fire Marshal Davine. “Creating and practicing a home escape plan that includes two routes out will help you make the most of that precious time to get outside before poisonous gases and heat make escape impossible.”

“Working smoke alarms and a practiced home escape plan are among the most fundamental and important tools for surviving a fire,” said Chief Burke. “Be sure everyone in the home knows what to do and where to go when the alarm sounds, including young children, older adults, and persons with disabilities.”

### Alarms Should Be Listed by an Independent Lab

Massachusetts requires that all smoke and carbon monoxide alarms be listed by a nationally recognized testing laboratory such as Underwriters Laboratories (UL) or Intertek (ETL). Listed devices will have the laboratory's mark on the back. In recent years, fire officials have seen numerous smoke and carbon monoxide alarms that were purchased online and either have counterfeit marks or no mark at all.

“If the price seems too good to be true, then it probably is,” said Chief Burke. “Smoke and CO alarms can be the difference between life and death, but only if they work properly. If you're purchasing a new alarm, choose one from a well-known, national brand.”

### Heating Season Brings Carbon Monoxide Hazards

Hyannis Fire Chief Peter J. Burke, Jr, president of the Fire Chiefs Association of Massachusetts, emphasized the importance of working carbon monoxide alarms as we enter the colder months.

“Carbon monoxide is the leading cause of poisoning deaths in the United States, and heating equipment is the main source of carbon monoxide in the home,” Chief Burke said. “We can't see, smell, or taste carbon monoxide. Working CO alarms are the only way to detect this invisible killer.”

### Replacement Alarms Should be Photoelectric With 10-Year Sealed Batteries

Replacing your old smoke alarm? The Massachusetts Comprehensive Fire Safety

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Wishing you joy, health, and happiness this holiday season!





# Real Estate Corner

## REAL ESTATE

*continued from page 22*

than they were before the pandemic.”

“Seasoned homebuyers are doubly affected by current market conditions, as they not only face higher borrowing costs but also have limited options to choose from. Additionally, with home loan interest rates exceeding 7%, these same home owners are also less likely to refinance, leading to a decrease in the number of mortgages being recorded,” said Register O’Donnell.

For the month of October, lending activity overall continued to decline from last year. A total of 1,165 mortgages were recorded, which is 21% less than last year and 1% less than last month.

“Those who took advantage of the lower interest rates in 2020 and 2021 are also less likely to refinance at current rates, and with property sales going down, this results in a more pronounced decline in the number of mortgages recorded,” said O’Donnell. “For individuals who are struggling to keep up with payments now, refinancing

at a higher interest rate is not going to help, which is one factor contributing to the increase in notices to foreclose and foreclosure deeds. Also, many potential sellers who would need to borrow to purchase a new property have elected not to sell given the higher interest rates.”

O’Donnell noted that while current market conditions may be frustrating to some, especially for first-time homebuyers, Norfolk County has shown a high level of resilience this month and saw some positive market indicators despite the challenges faced in the housing market.

The Norfolk County Registry of Deeds, located at 649 High St., Dedham, is the principal office for real property in Norfolk County. The Registry is a resource for homeowners, title examiners, mortgage lenders, municipalities, and others with a need for secure, accurate, and accessible land record information. All land record research information can be found on the Registry’s website, [www.norfolkdeeds.org](http://www.norfolkdeeds.org). Residents in need of assistance can contact the Registry of Deeds Customer Service Center at (781) 461-6101 or send an email to [registerodonnell@norfolkdeeds.org](mailto:registerodonnell@norfolkdeeds.org).



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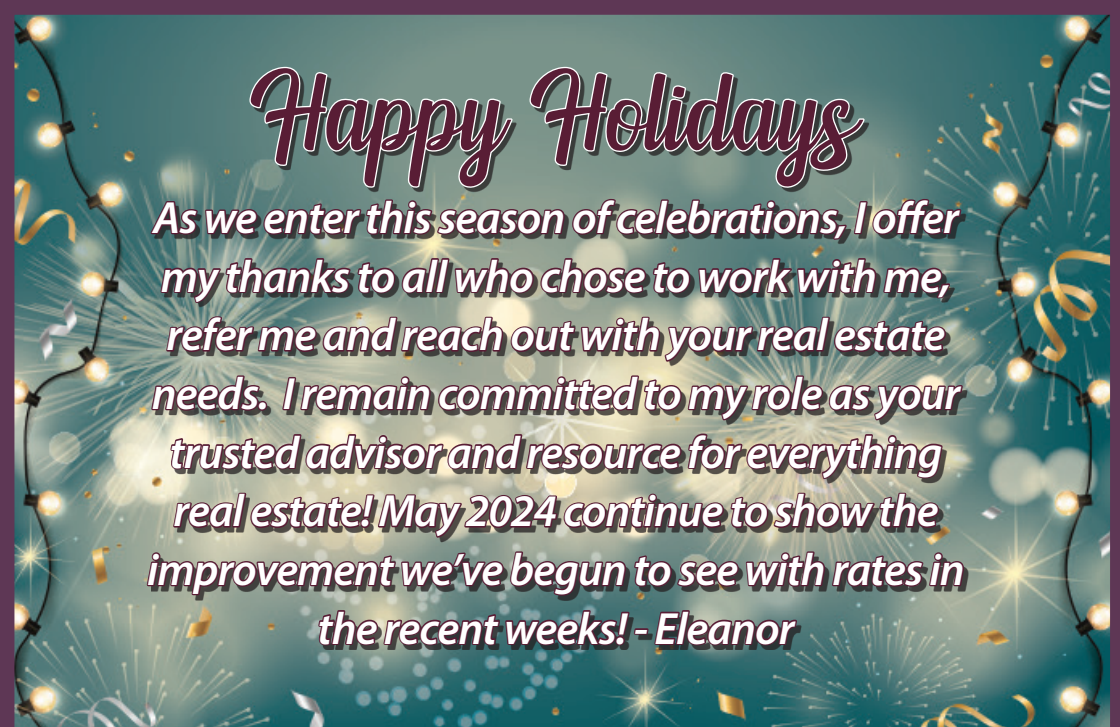
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## RECYCLE THIS NEWSPAPER



**Happy Holidays**

*As we enter this season of celebrations, I offer my thanks to all who chose to work with me, refer me and reach out with your real estate needs. I remain committed to my role as your trusted advisor and resource for everything real estate! May 2024 continue to show the improvement we’ve begun to see with rates in the recent weeks! - Eleanor*



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