

New Inclusive Playground Planned for the Delaney School

Fundraising for the Project has Started

By GRACE ALLEN

Wrentham's youngest residents may soon have a new playground to call their own. The Delaney School recently unveiled plans to replace the existing preschool playground with a developmentally appropriate and inclusive space for ages 2.5 to 5.

If all goes according to plan, the new playground, which will cost \$260,000, will open in the fall.

The existing preschool playground is 25 years old and has seen better days. Playground equipment generally lasts about 20 years before needing to be replaced.

More importantly, the new preschool playground will cater to children of all abilities, including those with special needs. Accessible and inclusive playgrounds ensure that children in any wheeled device, from wheelchairs to walkers to stroll-



Computer generated design of the proposed new playground. Wrentham Public Schools.

ers, can navigate the structures, and that all children—including those with physical and developmental disabilities--can engage with the equipment while playing with their peers.

Ellen White, Director of Student Services for Wrentham Public Schools, says the new preschool playground will be based on universal design principles and will include a carousel at ground level, an accessible swing for children with low muscle tone, musical instru-

ments, multi-sensory areas, a sandbox, and a shade structure. The major play structure will have different access points.

A special turf surface has been chosen for its impact absorption, safety, and easy accessibility for children with mobility needs.

White points out that the current preschool playground at the Delaney School is the only

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McLeish: Versatile 3-sport Athlete, 5-time State Finalist

QB Led KP to Super Bowl Championship

By KEN HAMWEY
 STAFF SPORTS WRITER

Tommy McLeish isn't a unique athlete but he's got all the attributes needed to be successful in three sports.

The King Philip senior is a leader. He was a captain in football, currently is a captain in basketball and will finish his career as a captain in baseball. Definitely a leader by example, he also is supportive and communicative.

"Being a captain means being accountable," McLeish noted. "That involves making sure everyone's ready to compete and ready to give 100 percent. Preparation is crucial, too, and that involves watching film and going the extra mile. I'm honored that my teammates in all sports voted for me to be a captain. That's an awesome feeling."

McLeish also is calm under pressure, playing positions that are challenging and demanding — quarterback in football, center



Tommy McLeish could be competing for either Assumption College or the University of New Hampshire in the fall.

in basketball and a shortstop and pitcher (closer) in baseball.

The Norfolk resident has an insatiable work ethic and his day-to-day preparation is relentless. His commitment to KP sports and his

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PLAYGROUND

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playground in Wrentham specifically dedicated to the town's youngest children. The area, enclosed within the existing Delaney School playground for older children, has a footprint of 75 by 45 feet.

After the new playground is installed, it will be open to the public whenever school is not in session.

A committee tasked with researching features and needs of a new playground was formed in the spring of 2023. Chaired by Delaney School Principal Kathleen Mahoney and White, committee members include special educators, parents, a physical therapist, school administrators, and the head of the school's maintenance department.

The group visited area playgrounds over the summer, some members bringing their own children, and observed the types of equipment children naturally gravitated to. Playground designers were then invited to present to the committee, and a vision for the new playground began to coalesce.



The new preschool playground will be based on universal design principles. *Wrentham Public Schools.*

"The committee is a well-rounded group with different perspectives," said White. "It was a very thorough process, and we all feel really good about the final result."

Commercial playground equipment manufacturer and distributor KOMPAN was eventually chosen to design and install the new playground. The company installed the playground at the Rice Complex, as well as the playgrounds for older children at both the Delaney and Roderick schools.

A letter-writing campaign to solicit donations from local businesses has started, and a GoFundMe page has been established. Community fundraisers are also being planned, noted White.

If there's a shortfall, the committee will try to secure money from the Community Preserva-

tion Fund to complete the project.

"Our timeline is ambitious," acknowledged White. "We do recognize it's a tremendous amount of money, but we know the playground will be very well engineered and will stand the test of time. This really will be a great playground for all learners and children of all abilities."

For more information about the project, visit wrentham.k12.ma.us and click on "Delaney Preschool Playground Project." Ways to donate to the project are listed at the end of the project page, including a link to the GoFundMe page.

Donors of \$1,000 or more will be listed on a plaque, and donors of \$5,000 and above will receive additional recognition and an invitation to the groundbreaking ceremony.

Guest Column

Not a Word!

By G. GREGORY TOOKER

Our democracy falters, all agree,
Ignoring needs of you and me,
While one percent rub hands in glee,
Sheltering riches across the sea.

In the sacred halls of Washington,
The work just isn't getting done,
Congress having too much fun,
Scaling cow flaps by the ton.

We've let the horse flee the barn,
Some folks just don't give a darn,
Tolerate every political yarn,
Apathy evident in every yawn.

But now neglect cuts to the quick,
Personal finance failing to click,
Politicians' lines are far too slick,
Their shoes we will no longer lick.

What does it take to make a change,
The political landscape to rearrange?
It takes involvement to kill the pain,
Make the sunshine chase the rain.

You know what's needed to rock the boat,
Separate thoroughbred from the goat,
SO NOT A WORD, when insiders gloat,
If you don't get up and join the vote.

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

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Chuck Tashjian

Editor

Grace Allen

Send Editorial to:

editor@norfolkwrenthamnews.com

Advertising Director

Jen Schofield
508-570-6544

jenschofield@localtownpages.com

Creative Design & Layout

Michelle McSherry
Kim Vasseur
Wendy Watkins

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Not Just for Newcomers...

The Franklin Newcomers Club will host its next bi-monthly meeting on Wednesday, February 7 at Escape Into Fiction Book Store, 12 Main St., Franklin. The meeting will start at 7 p.m.

Financial advisor Owen Folsom will share his expertise on topics like long term care, 529 college funds, the importance of life insurance, and more.

Light refreshments from The Rome Restaurant will be provided.

The Franklin Newcomers Club is a multi-generational, member-driven organization

and we are always excited to welcome 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.

Look for us on social media for more information: <https://www.meetup.com/franklin-newcomers-friends/> and <https://www.facebook.com/FranklinNewcomersFriendsClub>.

MCLEISH

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passion for athletics are what make McLeish tick.

Relying on a competitive philosophy that focuses on reaching his potential, McLeish says it's also important "to enjoy whatever sport I'm playing." When those two situations occur, winning should be the end result. But, in McLeish's case, he's had to rely on a plethora of patience before he could celebrate a state championship.

A native of Holliston, the 6-foot-4, 190-pounder was a key component in helping the Warriors get to state final appearances in football and baseball. Catholic Memorial defeated KP twice in Super Bowl matchups and Milton stopped the Warriors twice in bids to win a state crown in baseball. McLeish, however, ended all those disappointments when he led KP to a commanding 42-14 victory over Marshfield in last fall's Division 2 Super Bowl.

"Winning a Super Bowl title was exciting," he said. "There was lots of happiness and I was glad we could win for our school and the communities KP serves. It was surreal in a way because it took a while to sink in, but it sure was a reward for all our hard work in the off-season. My career at KP has been a glorious ride. It's been a blessing to get the opportunity to compete for five state championships."

McLeish hopes to enroll at either Assumption College or the University of New Hampshire where he plans to play football and likely major in business administration. His future could also involve coaching.

Following is a look at the athletic McLeish and the three sports he's been devoted to during his KP career.

BASKETBALL

Now in his third varsity season, McLeish primarily concentrates on rebounding and protecting the rim in his role as a starter at center. Although he can shoot threes, scoring isn't a priority.

"My focus is on the defensive end," he noted. "Rebounding, shot-blocking and passing are the areas I strive to improve. My scoring comes mostly on rebound put-backs and drives to the hoop. However, I did have a fairly good percentage from the three-point arc last year."



KP's Tommy McLeish had a memorable senior season in football. He completed 86 passes of 139 attempts for 1,336 yards, threw 18 TD passes and rushed for two TDs. He was intercepted only three times.

McLeish's goal this year is for the Warriors to qualify for the tourney and go deeper than last year when KP lost to Lawrence in the first round after winning a play-in game against Hingham.

"The basketball program had a long playoff drought before we qualified last year," McLeish said. "Getting to the tourney was a good achievement and we want to make it two consecutive appearances."

McLeish's goal is realistic because the Warriors have some top-notch strengths. "We're athletic and long," he offered. "And, we've got size. We're a young team but the players have a high hoop IQ, they're instinctive and they've got mental toughness."

McLeish has high praise for KP's other captains — senior Trevor Clyde (power forward) and junior Tommy Kilroy (shooting forward).

"Trevor is 6-foot-3, enabling him to rebound and block shots," McLeish emphasized. "He's a smart player with a high hoop IQ. He's a captain who leads by example and is very supportive. Tommy probably is our best shooter and he's a strong defender. He can effectively lock down opposing scorers. He also leads by example and can be vocal, too."

Coach Dave DeStefano has high praise for McLeish's overall attributes.

"Tommy is one of the best leaders I have ever coached," he said. "Not only is he a vocal leader,

but he also leads by example. He's got high character, he's hard-working, and an overall great kid. He pushes his teammates every day in practice because he knows that for us to reach our goals everyone needs to give maximum effort. It is especially noticeable on the defensive end. He's a competitor who hates to lose and will put in the extra work to make sure that we are all prepared and are in a position to be successful."

DeStefano also gets high marks from McLeish. "He knows how to vary schemes to help our offense and defense, and he's very good with x's and o's," McLeish noted. "A tremendous motivator; he also relates well to the players."

At Local Town Pages deadline, the Warriors had a 4-4 record.

McLeish says his most memorable game came in the loss to Lawrence last year in the playoffs.

"We were in the game for three-quarters before they pulled away," he recalled. "We were the underdogs but all the guys played well and we competed with lots of energy. Our team effort was really outstanding."

FOOTBALL

McLeish's gridiron career got off to a slow start — a fractured collarbone suffered in the second game of his sophomore season against Needham ended that campaign for the up-and-coming quarterback.

"That was tough because we got to the Super Bowl against

felt that if he played well, we'd be fine."

McLeish, whose father played tight end for the University of Mississippi, isn't one to stand alone in the spotlight. He lauded his line and his receivers for providing the offensive spark.

"The line was moving people all night," he said after the triumph. "They were making holes and that opened the passing game. Mason Campbell, Danny Silveria, David Holland and everyone else in there were making big-time catches."

Were the 2023 Warriors the best football team in KP's history? The stats that the 2023 team compiled against Marshfield are of epic proportions.

KP accumulated 447 yards of total offense (281 rushing and 166 passing) to only 203 for Marshfield. The Warriors' high-powered attack compiled 23 first downs to four for Marshfield.

KP trailed only once, 7-0, in the first quarter before taking a 21-14 lead at halftime. The second half was like a bloody knockout in boxing as KP dominated the final 24 minutes, outscoring Marshfield, 21-0.

KP's 13-game unbeaten season ended with the Warriors averaging 33.9 points per game and its defense allowed a meager 6.6 points a game. They went unbeaten, won the Hockomock League title and became state champs.

McLeish's strengths at QB no doubt played a key role in the success the 2023 team experienced.

MCLEISH

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MCLEISH

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He completed 86 passes of 139 attempts for 1,336 yards, threw 18 TD passes and rushed for two TDs. He was intercepted only three times.

“I try to lead and help my teammates by being a coach on the field,” McLeish said. “I rely on athleticism, passing accuracy, instincts and an ability to read defenses. Coach Lee, however, deserves the credit because he stresses a strong work ethic and he wants what’s best for his players.”

The Super Bowl victory over Marshfield is without question McLeish’s top thrill at KP, and it’s easy to understand why. If the outcome had gone the other way, the Warriors would be looking at a three-year losing streak in Super Bowls.

McLeish topped off his stellar King Philip football career by being named a Boston Globe All-Scholastic and the Division 2 Athlete of the Year.

BASEBALL

After losing two straight years to Milton in the state finals, McLeish’s goal in baseball is to qualify for the tourney and win the state crown.

“Milton had a great team the first time we lost to them but we had a chance to be state champs last year,” McLeish recalled. “The second meeting was a close game.”

McLeish will play shortstop when he isn’t closing out a game. Relying on a fastball, slider and a change-up, he enjoys his role as the closer. “I like the pressure,” he said. “It a good feeling to get the final out.”

A quality fielder, McLeish has speed and a strong arm to complete difficult plays. “I like playing shortstop,” he said. “It’s a vital position, a lot like quarterback where there’s lots of action.”

With a season to go before his KP career ends, McLeish’s best game in baseball came against Foxboro last year. “I’m just an average hitter but I connected on a pitch and hit a home run that traveled about 330 feet,” he recalled. “We won the game to make it a good day.”

A fan of coach Jeff Plympton Jr., McLeish rates him as “a terrific motivator who’s always on an even keel.” McLeish also admires the coach’s strategic moves and the way he maintains control, “never getting too high or too low.”

Plympton concurs with McLeish’s other coaches about his leadership ability. “I saw many leadership traits in Tommy as a sophomore,” Plympton said. “He’s always there to lift others up and he’s approachable. Last year, we limited his pitching and used him mostly at shortstop. He’s a smooth fielder and he’s got great hands in the field.”

Another state title would be frosting on the cake for McLeish. He’s had five state final appearances and whether basketball or baseball will provide another remains to be seen.

One situation, however, that won’t change is McLeish’s perspective. He knows that any journey to a state final game requires plenty of sacrifice, lots of hard work, and good health.

And, when an athlete, like Tommy McLeish, relies on desire, dedication and devotion, then it’s easy to understand what makes him tick.

FUSF Presents “Climate Change: A Spiritual and Moral Lens”

The First Universalist Society in Franklin will host a special presentation about climate change on Sunday, February 4 at 10 a.m. Carolyn and Rand Barthel, lay members of FUSF, will explore the spiritual and moral aspects of climate change and activism. Climate change will affect all of us, while further exacerbating current inequities and disproportionately adversely affecting the poorest among us.

Carolyn and Rand are climate change activists who are recognized leaders in this work through their leadership in 350 Mass, a statewide climate organization. They’ve also given local and state testimony in support of legislative change and helped establish Energize Franklin.

After the presentation, the Barthels will be available for conversation about their service or a discussion of the “nuts and bolts” approaches to reducing individual greenhouse gas emissions (your carbon footprint).

For more information about 350 Mass, visit 350mass.betterfutureproject.org.

The First Universalist Society in Franklin (FUSF) is located at 262 Chestnut Street, Franklin MA. For more information about FUSF please visit our website: FUSE.org. Our Interim Minister is Rev. Beverly Waring and she can be reached by emailing minister@fusf.org or calling 508-528-5348. FUSF is a Unitarian Universalist Welcoming Congregation.



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Local Charity to Host Bowling Tournament this Month

Proceeds Help Kids Battling Illness

By GRACE ALLEN

Want to have fun while helping to raise money for a good cause? Sign up for the Bubba Strong Bowling Tournament and you'll be sure to do both.

The 9th annual tournament will be held on Sunday, February 25 at North Bowl Lanes, 71 E. Washington St. in North Attleborough. The event will run from 6 to 8 p.m. Check-in begins at 5:30 p.m. Six bowlers per lane are allowed.

The tournament benefits the Norfolk-based Bubba Strong Charitable Fund, a 501c3 charity, which supports families impacted by childhood cancer and other serious diseases.

In 2015, Greg "Bubba" Jacobson was diagnosed with cancer during his senior year at King Philip High School. His family, determined to pay back the generosity shown them by the community during his illness, established the charity in Greg's name.

As the Jacobsons discovered when Greg became sick, families coping with a devastating diagnosis face sudden and unforeseen financial needs beyond medical costs. This is where Bubba Strong steps in.

Since 2016, the Bubba Strong Charitable Fund has given out over \$202,000 in grants and mortgage and rent payments, as well as Uber gift cards to be used for transportation needs related to hospital visits. The charity works primarily with Massachusetts General

Hospital, where Greg Jacobson was treated.

During the holidays, the charity adopts two families with children undergoing cancer treatment, donating \$1,000 to each.

Every spring, the charity awards two scholarships to King Philip High School seniors impacted by cancer. So far, \$18,000 in scholarship monies has been awarded.

The Bubba Strong Charitable Fund was highlighted in a September 2023 Mass General Brigham newsletter. Elyse Levin-Russman, a clinical social worker for the pediatric hematology/oncology department, said the foundation's ongoing generosity has impacted many families going through difficult times.

"The families who receive this support are so moved to receive this financial aid and to know that someone is thinking about them and their well-being," said Levin-Russman. "They're overwhelmed with gratitude to know that some stranger out there is interested in helping them."

To read more about the impact Bubba Strong has had on pediatric cancer families treated at Mass General, visit <https://giving.massgeneral.org/stories/helping-kids-families-stay-bubba-strong>.

To learn more about the charity and its initiatives, visit www.bubbastrong.com. To sign up for the bowling tournament, visit www.bubbastrong.com/registration.

Wrentham Holds Ribbon Cutting Ceremony for Center School Lot Project



From left, Select Board member James Anderson, Assistant Town Administrator Greg Enos, Special Projects Coordinator Stephanie Duquette, Town Administrator Kevin Sweet, Select Board Chair Joe Botaish, Select Board Vice Chair Chris Gallo, Select Board member Michelle Rouse, Town Administrator Executive Assistant Amanda Vasapollo, and Select Board Clerk Bill Harrington at the Center School Lot ribbon cutting ceremony. (Photo courtesy Town of Wrentham)

On Saturday, December 23, the town of Wrentham held a ribbon cutting ceremony to mark the completion of the Center School Lot project. The project cost about \$1.1 million, funded through the American Rescue Plan Act (ARPA).

Town Administrator Kevin Sweet, State Rep. Marcus Vaughn, and Select Board members offered remarks at the ceremony.

"We are fortunate enough, through ARPA, to have made this project possible," said Town Administrator Sweet. "I'd like to thank all of those who were involved in this process, making this longtime goal a reality for our town."

Community members attended, including Assistant Town Administrator Greg Enos, Police Chief Bill McGrath, Recreation Director Jeff Plympton, Economic Development Commission Chair Beth Bryson, Select Board Chair Joe Botaish, Select Board Vice Chair Chris Gallo,

Botaish.

The lot was the site of the former Center School, which was demolished in the 1970s. The remaining dirt lot was rutted, had sections of old foundation sticking out, and was an eyesore in the downtown area.

Beginning in 2022, the Office of Facilities & Central Services, along with the Town Administrator's Office, began efforts to renovate the existing lot into a modern, aesthetically pleasing lot in the center of Wrentham.

The renovation project, which took five months, includes two entrances/exits, landscaping upgrades, curbing, accessible sidewalks and the addition of 112 paved parking spots, including six accessible spots and accommodations for four future electric vehicle charging stations.

New crosswalks and flashing signs also added to the lot to provide a connection to downtown businesses and community open spaces, including the town common and Sweatt Park.

Select Board Clerk Bill Harrington, Select Board members James Anderson and Michelle Rouse, as well as the United Regional Chamber of Commerce President Jack Lank.

"With the completed lot, our hope is to promote outdoor activities, promote small businesses and encourage community engagement in our downtown," said Select Board Chair Joe



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Fiske Library Participating in State-Wide Reading Challenge

By ANGELA WEICHERDING-FITTON

If you're looking for a fun, unique way to read more this year, Wrentham's Fiske Library invites you to participate in the Massachusetts Center for the Book 2024 Reading Challenge.

The challenge works like this: Every month of the year will have a different prompt, and readers can choose a book that fits that prompt. They then read the book and fill out a form to log the book and enter into a drawing to receive a free book. Year-long participants will be eligible to win a tote bag full of free books and attend a year-end celebration hosted by the Massa-

chusetts Center for the Book.

According to library director Kim Shipala, the challenge is a great way for the Fiske to engage with the public. Shipala, who started at the Fiske last May, says this is the library's first year as a participant in the challenge.

The challenge is open to readers of all ages. Registration is online and you can sign up whenever you'd like.

"This challenge is for everybody," states Shipala. "It's especially important for adults who don't get to read as much as they'd like, or who are in a reading slump. It's a way for them to try something new."

Shipala notes that the Fiske Library is using the challenge as an opportunity to expand on its offerings for the public, and has added reading materials by more authors and in more genres to its inventory.

Here are the 2024 Reading Challenge themes by month:

- January: Read a book you read years ago that you may feel differently about now.
- February: Choose a book with a color in the title.
- March: Find a book whose protagonist has a different culture or lifestyle from you.
- April: Read a book about nature, the environment or climate change.

- May: Choose a graphic novel in which you're interested.
- June: Delve into a book that inspired a film or television series.
- July: Read a book by an author born outside the United States.
- August: Choose to read a book with a title that starts with the same letter as your birthday month.
- September: Check out a debut book by a Massachusetts author.
- October: Read a book about a time in history you'd like to know more about.

- November: Chill with a relaxing, soul-soothing book.
- December: Check out a well-reviewed book in your least favorite genre.

Shipala reminds residents that in addition to the reading challenge, the Fiske Library holds a monthly book club for adults 18 and over. For the month of February, to match the reading challenge requirements, the book club is reading "The Color Purple." The next meeting of the book club is on February 27 at 7 p.m. No registration is required.

For more information about the reading challenge at the Fiske, visit fiskelib.org or mass-book.org/readingchallenge.



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Red Cross Blood Drive at OCC

The Original Congregational Church will host a Red Cross blood drive on Friday, February 9 from 12 to 5 p.m. The church is located at One East St. in Wrentham. Parking is available in the lot behind the church.

Schedule a donation time slot by contacting 1-800-RED-CROSS or call the church office at 1-508-384-3110. Contact Joan Mello at 508-369-9935 with any questions.

The blood drive will have a kids' craft table with Valentine's Day supplies to keep children busy while parents donate.

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Wayland-Buyers



Family-run Affordable Junk Removal takes the stress out of cleanups

By CHRISTIE VOGT
CONTRIBUTING WRITER

Whether it's one old fridge in the garage or an entire home of unwanted goods, the team at Affordable Junk Removal offers a cost-efficient, stress-free approach to waste management. "You don't lift a finger," says owner Jason Schadler, who started the company along with his wife Christine in 2005.

The business offers same-day service for both residential and commercial clients across eastern and central Massachusetts and northern Rhode Island. In addition to junk removal, the company rents 15-yard dumpsters.

As a family-owned and operated company, Schadler says Affordable Junk Removal has lower overhead costs and is more accessible than national competitors. "I answer my phone 24 hours a day," he says. "I was on vacation in Italy and Portugal, and I was still answering my phone on the beach. When you call us, you get me — not an automated machine!"

Schadler says the company has an environmentally friendly approach to disposal in which it recycles items when possible, properly disposes of non-recyclables and resells many items at the Schadlers' secondhand store, Resellables. "We opened that store in Bellingham because we hated to see things thrown away," Schadler says. "We have four kids and sustainability is extremely important to us."

During the business's early days, Schadler provided junk removal on nights and weekends when he wasn't busy working at a machine shop. Eventually, the business grew into a full-time



endeavor, and the Schadlers invested back into the company with new equipment and techniques. "When I first started, for example, we didn't have any tarps. I'm driving around and things are flying out of my truck," Schadler laughs. "I'm like, 'Oh my god, I need a tarp.'"

Schadler says his wife Christine "was equally as involved" in getting the business off the ground. "She handled the back-end while I did the heavy lifting, all while she was working at EMC," he says. "Fast forward 17 years, and we both work full time managing the company as well as other endeavors. Business is doing great; it has grown tremendously to a fleet of trucks and dumpsters, and we've also been able to buy a pizza place, The Corner Market in Holliston."

In addition to delivering an in-demand service to the community, Schadler is appreciative that Affordable Junk Removal has helped provide a work-life balance that suits his family. "It allows me to be able to do what I like doing and spend time with my kids," he says. "I'm home to see my babies play softball and do all that stuff. We are also able

Business spotlight

to give back to the communities we serve."

As for Norfolk and Wrentham in particular, Schadler says they are proud to have many repeat customers and friends in the area. Christine spent her childhood holidays in Norfolk, where her aunt and uncle live, and she learned to blow glass at Luke Adams Glass Blowing in nearby Norwood. The Schadler family also frequents Supercharged in Wrentham, one of her son's favorite spots.

One of the best parts of his job, Schadler says, is meeting and getting to know new people and developing relationships with returning customers. "We are really grateful for the repeat business and the chance to form connections with residents across the MetroWest area," he says.

To receive a free junk removal estimate, call 774-287-1133 or visit affordablejunkremoval.com.

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Christine and Jason Schadler, shown here with their children and dog, started Affordable Junk Removal in 2005.

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The College Financial Aid Award Letter

Over the next couple of months, families will be receiving their students' financial aid award letters. The financial aid letters details the award amounts from the institution(s) as well as the federal government. Understanding the different types of awards and comparing the financial aid packages from each university will enable families to make an informed decision.

The financial aid packages are processed after a family has submitted the FAFSA, the need-based federal financial aid form, and depending on the specific college, the CSS Profile, the specific college's need-based financial aid form. The letters from the colleges may list additional expenses for the upcoming school year as well.

Good things to note when reviewing the letters:

- Create a cost comparison spreadsheet to compare the same type of award from each college. **FREE RESOURCE:** email tracy@mycollege101.com for a copy of a cost comparison spreadsheet.
- The award letter includes the Cost of Attendance (COA) direct costs such as tuition, room & board, and

fees. If your child is living on-campus, be certain that "Room & Board" is included in the Cost of Attendance.

- Additionally, the award letter will include indirect costs, such as personal expenses, books, and transportation. The indirect costs are often estimated low. Families should develop realistic expense projections based on their student's needs. For example, if the student is attending college in or near a major city, the student's lifestyle may be more expensive. Transportation costs are also a factor, especially if the student is attending a college far from home.
- If the student is eligible, the letter will provide the student's need-based financial aid awards, such as grants, work-study, and/or subsidized loans. Grants do not need to be repaid. Work study provides part-time jobs to students with financial need allowing them to earn a specific amount of money per semester. The letter will also indicate if the student has earned any

non-need merit scholarships and/or unsubsidized federal student loans. Merit scholarships do not need to be repaid. All loans need to be paid back, whether it is an unsubsidized or subsidized loan.

- Academic scholarships and loans are often combined in the same section which can cause confusion. Remember, loans need to be paid back and academic scholarships do not need to be paid back. Be sure to separate the award types on your spreadsheet. Loans are either unsubsidized loans, interest starts to accrue in college, or subsidized loans, interests start to accrue 6 months after the student leaves school.
- When reviewing merit scholarships, which are based on the student's academics, be certain that the letter states the scholarship is renewable all 4 years. Generally, the institution will have academic requirements to retain the scholarship. The acceptance letter should clarify the terms of the scholarships. If your student intends on trans-



Maryline Michel Kulewicz and Tracy Sullivan of College 101 Admissions Consultants

ferring at some point, determine if the scholarship would need to be repaid. If there is any ambiguity - call the college's Financial Aid Office.

- FAFSA's federal loans have the lowest possible interest rate available. Over a four-year period, the student can borrow \$27,000 in FAFSA loans. Families should help students understand the responsibilities of taking out loans. **FREE RESOURCE:** Go to studentaid.gov (valuable website!) and use the loan simulator. Enter the relevant college costs along with the loan amount. The simulator will calculate the monthly payments following graduation.

Fully understanding the financial aid package is a critical piece in determining the overall best fit for your student. Take your time reviewing all the options provided from the individual colleges, and make sure all of your questions are answered before making any decisions.

Good luck and enjoy the journey!

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Your Money, Your Independence

Frugal February... A Different Take, One That's Sustainable

Seen the "Frugal February" challenge recently?

The main idea is following holiday indulgences and resolutions being forgotten, use February (only 28 days) to do something difficult but important – get your finances back on track.

Popularity has grown amongst the F.I.R.E. (Financial Independence, Retire Early) bloggers. You know, the supposedly "retired at 33" gurus that post multiple times a day to promote a website with 6 Google ads and links for annual subscriptions payable to their LLC.

The challenge with this challenge?

Many use Frugal February as a month to not spend. While noble, how sustainable is this for improved outcomes, "Wow, \$2,200 saved last month, we deserve a vacation in the Caribbean!"?

Instead, let's discuss actions that provide yearlong benefits plus a better time to start.

Finding Time to Focus.

Weekends are likely full of family activities, kids sports and honey-do lists. Add an unofficial national holiday, Super Bowl Sunday, and it's easy to be derailed.

So wait, start February 12th and go through March 11th. Kids activities have a break between winter to spring and family activities may be in a lull.



Glenn Brown, CFP

Focus One: Credit Utilization.

Run your annual credit report. If not above 780, plan to fix so it improves your future cost of borrowing.

Next, review your terms (interest rates, fees, available limits) of credit cards, loans and HELOCs, including the zero balances.

Also consolidate to 2-3 credit cards with high limits, then use one primarily that's paid off monthly. Now it's easier to track expenses for budgeting and maximizing rewards.

Speaking of rewards, shift from air/hotel rewards to cash back automatically used the following month on purchases. Consider how often air/hotel programs update for a destruction of stored value. A \$400 flight now likely needs 25,000 miles, whereas get 5% cash back on annual \$25,000 spend, \$1,250 was used on following month purchases.

Focus Two: Shop Insurance.

Been 3 years since you shopped home, auto, umbrella and/or pet insurance? Good chance it increased over +30% without any claims to "cover increasing costs."

While partially true, consider, "We noticed you're still here, so we're betting on autopay and inertia to increase profits."

Focus Three: Your Automatic Payments.

Review all automatic payments and use of those services/products.

Yes, it's easy to cancel Peacock after a NFL playoff game. But what of subscriptions on products shipped by Amazon, Instacart, DoorDash? Are you still using it, how frequently and can it be found at a lower price?

What of new bundles offered to better meet your needs? Talking about subscription plans for your cellphone, internet, cable/streaming, music, fitness, data storage, kids gaming, kids activities, club memberships, pet supplies, etc.

Focus Four: Organize to Live with Less.

Declutter, purge, or just throw (bleep) out. Feng Shui touts the benefits of energy and flow, but to me it reduces the need to buy stuff that will re-clutter your space.

Speaking of space, if paying for a storage unit, please stop. At \$200 a month, \$2,400 annually and \$12,000 over 5 years, is the crap not good enough to be in your home worth \$12,000?

How about even \$1,000? Prove it by listing for sale.

Get \$600, then a \$3,000 win/win (or 3X return) over next 12 months.

Focus Five: Finish Your Taxes.

With taxes done by March 11th, there is time to complete deadline items like funding an IRA or Backdoor Roth, plus gain ~10 months to impact 2024 from discovery within the return. Also, you're worry-free for March Madness, St. Patrick's Day and kid's new spring activities.

To get more sustainable ways to improve finances, speak with your Certified Financial Planner.

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

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

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Temple Etz Chaim of Franklin Takes Part in "Blue Ribbons for Life" Campaign
Members of Franklin synagogue Temple Etz Chaim planted a flag for each of the hostages kidnapped by Hamas on October 7. Placed in front of the synagogue, the flags symbolize hope that each hostage will be returned safely and immediately. Temple Etz Chaim is partnering with many congregations, schools and Jewish organizations to make certain the hostages are not forgotten as time goes on. For more information, current hostage reports, and ideas for support, visit <https://www.blueribbons.life/>.

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Paying For College CAN Be Less Taxing



Jeffrey Schweitzer

Education Tax Rules

Parents facing college expenses have several provisions in the tax law to consider. The benefits don't apply to all, but there is something of interest for many families.

Tax credits

The American Opportunity Tax Credit (formerly The Hope Credit) is available for certain tuition and fees, and it allows you to reduce taxes annually up to \$2,500 per student for four years of college. The credit is equal to 100% of the first \$2,000 of

qualified expenses and 25% of the next \$2,000, per student.

The Lifetime Learning Credit covers any year of post-secondary education, with a maximum credit of \$2,000, no matter how many students in the family are eligible.

Both the American Opportunity Tax Credit and lifetime learning credits phase out for taxpayers with higher incomes.

Other Education Tax Incentives

Education savings accounts.

You may establish an education savings account (previously called an education IRA) with a nondeductible contribution for any child under 18. The annual contribution limit is \$2,000. Funds can accumulate and be paid out tax-free for qualified college expenses, including tuition, fees, books, supplies, equipment, and certain room and board costs. The funds can also be used to pay for elementary and secondary (K-12) school expenses at public, private, or religious schools. Eligibility for an educa-

tion savings account starts phasing out at \$110,000 of AGI for single taxpayers and \$220,000 for married folks.

Individual retirement accounts (IRAs). Existing IRAs can also be a source of college funds. You may make withdrawals before age 59½ without penalty for amounts paid for college or graduate school tuition, fees, books, room and board, supplies, and equipment.

Education savings bonds. Interest on Series EE and Series I bonds issued after 1989 is non-taxable when used to pay tuition and fees for you or your dependents. This tax break begins to phase out once income reaches certain levels.

Section 529 plans allow individuals to set up an account on behalf of someone else (say a child or grandchild) that can be used to pay college expenses. There are two types of plans:

Prepaid tuition plans are designed to hedge against inflation. You can purchase tuition credits, at today's rates, that your child can redeem when he or she attends one of the plan's eligible

colleges or universities. Both state and private institutions can offer prepaid tuition programs. Using tuition credits from these programs is tax-free.

College savings plans are state-sponsored plans that allow you to build a fund to pay for your child's college education. Your contributions are not tax-deductible, but once in the plan, your money grows tax-free. Provided the funds are used to pay for qualified college expenses, withdrawals are tax-free. Qualified expenses include tuition, fees, books, supplies, and certain room and board costs. Private institutions are not allowed to set up college savings accounts.

If you are looking for an alternative to 529 Plans to save for college education, something that will not be reported on FAFSA, please contact me to discuss.

Student loan interest deduction. Interest on certain student loans can be deducted whether or not you itemize your deductions. The maximum deduction is \$2,500 per year over the loan repayment period and income phase out rules apply here as well.

Other tax benefits. Most scholarships remain tax-free, nontaxable employer-paid tuition may be available, and education expenses related to your job still may be deductible.

When you start examining your situation, remember that many of these provisions are designed so that you can't benefit from more than one in any given year. We can help guide you through the maze and help ensure that you receive the maximum possible benefit.

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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FPAC to present re-imagined Tarzan Starring Broadway's Original Tarzan Josh Strickland

The Franklin Performing Arts Company (FPAC) will continue their 2023-24 season with a re-imagined immersive production of Tarzan the Broadway musical starring Broadway's original Tarzan Josh Strickland March 8-17. THE BLACK BOX will be transformed into a multi-stage rock concert centering the

iconic Phil Collins music, while telling the classic story by blending Broadway and concert experience. Conceptualized and directed by Raye Lynn Mercer and Ali Funkhouser with choreography by Broadway's Clay Rice-Thomson (Moulin Rouge!, KING KONG, Newsies, Matilda). Music Direction by

Hallie Wetzell. Based on Disney's epic animated musical adventure and Edgar Rice Burrough's Tarzan of the Apes, Tarzan features heart-pumping music by rock legend, Phil Collins, and a book by Tony Award-winning playwright, David Henry Hwang. High-flying excitement and hits, like the Academy Award winning "You'll Be in My Heart," as well as "Son of Man," and "Two Worlds," make Tarzan an unforgettable theatrical experience.

In 2006, Josh Strickland created the leading role of Tarzan in Disney's musical Tarzan on Broadway. In 2009, he made his starring Las Vegas debut in Peepshow at Planet Hollywood Casino & Resort while concurrently co-starring in the hit E! reality show Holly's World. Strickland



Hall in London, England. He most recently reprised his role as Tarzan in Disney's Tarzan in Oberhausen, Germany at the Stage Metronom Theatre.

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. Tickets for Tarzan are available at FPAConline.com or by calling the box office at 508-528-3370. Follow Franklin Performing Arts Company and THE BLACK BOX on Facebook and Instagram for updates on programming.







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Norfolk Residents Could Enjoy Lower Electricity Rates

By JOE STEWART

Norfolk residents may see their electricity rates decreasing as soon as fall 2024 or spring 2025. How so? Norfolk has submitted their aggregation plan, known as the Norfolk Community Choice Power Supply Program, for initial state review. Assuming quick state approvals and a short contracting process, Norfolk could have its own plan by the end of the year.

A municipal aggregation plan is a method by which a town purchases electricity on behalf of its residents and businesses. Norfolk's program will provide Norfolk customers with the choice to pay Norfolk's negotiated rate or to opt-out and enter into a contract with another supplier.

According to the Green Energy Consumers Alliance, 167 Massachusetts cities and towns currently have an aggregation plan approved by the Massachusetts Department of Public Utilities. Three local communities--Ashland, Franklin, and Holliston--already have their aggregation plans up and running, while two others--Medway and Mendon--have plans in the state approval process, like Norfolk. For a map with aggregation plan data, visit <https://www.greenenergyconsumers.org/aggregation>.

Why has Norfolk created an aggregation plan? Simple, really: Norfolk consumers are paying too much for their electricity. According to the Massachusetts Attorney General's 2023 Market Update, consumers have paid more for their electricity from third-party suppliers than if they had paid the regulated rate.

"Over the entire six-year study period (July 2015 to June 2021), Massachusetts consumers in the individual residential electric supply market paid \$525 million more than they would have paid if they had received electric supply from their electric distribution company," notes the report.

The report continues to say, "... in all of the Commonwealth's towns and cities that were open to competition, residents who signed up directly with a supplier experienced a net consumer loss." The report is available at <https://bit.ly/3SgPC7p>.

Jim Lehan, longtime member of Norfolk's Select Board and current Vice Chair, noted that the Board began investigating community aggregation to benefit residents of Norfolk, asking "Can we find a way to save money for residents?" The Board hired Colonial Power Group to help with the process, including creating a community aggregation plan with community input and working through the state's plan approval process. If Norfolk were to move ahead following state approval of the plan, negotiating and securing electricity supply at a competitive rate and ongoing operation of the plan would be performed by Colonial with oversight from the Select Board.

According to Mark Cappadona, President, Colonial Power Group is working with nearly 100 Massachusetts cities and towns including 80 who are currently operating community aggregation plans. Cappadona noted that Norfolk residents will be able to opt out of the aggregation plan at any time and without any pen-

alty, highlighting that third-party electric supply plans often have termination fees in addition to higher rates for electricity supply.

The State's Electric Power Division tracks basic rates and Norfolk residents have experienced significant changes in their rates from a low of \$0.10753 in the summer of 2021 to a high of \$0.25776 in the winter of 2022. The average rate since January 2021 has been \$0.16479:

<https://www.mass.gov/info-details/basic-service-information-and-rates>.

As a point of reference, local towns with community aggregation plans enjoy lower rates than Norfolk residents. Ashland's rate is \$0.15988/kWh, Holliston's is \$0.14771, and Franklin recently negotiated a \$0.15 rate which will be good through November 2025. Currently, Norfolk residents pay \$0.1823/kWh under National Grid's basic rate.

Cappadona outlined that the next steps would be consulting with the state's Department of Energy Resources to confirm that Norfolk's plan conforms with regulatory requirements, and then a review and public hearing with the state's Department of Public Utilities culminating with an order authorizing the plan. Following those reviews, Norfolk would then be in a position to negotiate for electricity from licensed suppliers.

Norfolk's aggregation plan is available at https://norfolk.ma.us/news_detail_T3_R97.php and more information about Colonial's client-towns is available at <https://colonialpowergroup.com/our-communities/>.



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Norfolk Implements Retire in Place Assistance Program

Town is Now Accepting Applications

A new Retire in Place Assistance (RIPA) program is now available to Norfolk residents, provided by the Norfolk Municipal Affordable Housing Trust.

The RIPA program provides limited financial assistance to income-eligible seniors or disabled households to help repair and rehabilitate existing owner-occupied housing units in the Norfolk community.

Completed applications for this funding round were made available Jan. 5 and will be reviewed by Feb. 15, 2024.

Grants are reviewed and awarded once per year. Norfolk residents who are interested in applying can acquire an application by emailing Affordable Housing Director Susan Jacobson at sjacobson@norfolk.ma.us. Applications are also available

at the Town Hall, One Liberty Lane, and the Senior Center, 28 Medway Branch.

Requirements for Eligibility:

- The property is in Norfolk, is owned by the applicant, is the primary residence of the applicant and the applicant intends to remain a resident of Norfolk for the next 12 months.
- At least one household member is age 65 or older or disabled.
- The household income is not higher than 50% of the Boston Area Median Income.
- The property assessment is below the Town of Norfolk median assessed value for a single-family home.

- The applicant agrees to sign the Grant Agreement and to notify the Norfolk Municipal Affordable Housing Trust prior to selling or listing the home for sale within the 12 months following payment under this program.

The grant limit is \$5,000 per applicant, or per household. Grants are reviewed and awarded once per year. Applications will be evaluated and prioritized based on program funding, health and safety considerations, and financial need of the applicant, including income and asset information.

Additional questions can be directed to Director Jacobson at 508-440-2812.

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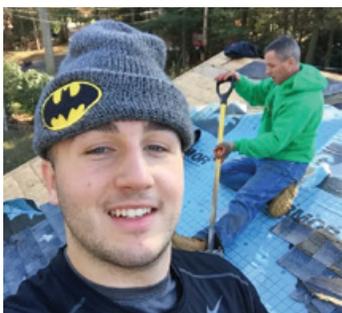
February 16, 2024 - 12:30 – 2:30 p.m.

Every year the Norfolk Public Schools offers a preschool developmental screening for Norfolk residents ages three and four years old. This screening is part of the Child Find Mandate affiliated with the Individuals with Disabilities Education Act 2004 (IDEA). This screening is used as a first step in identifying children that may meet the eligibility criteria for special education services before kindergarten.

Screening takes place at the H. Olive Day School, 232 Main Street, by appointment only. The screening tool used targets the following developmental domains: speech/language, fine/gross motor and cognition. This *is not* a kindergarten readiness screening and is not used to determine if a child is “ready for preschool/kindergarten.” All children entering kindergarten in September are screened in the spring prior to school entrance.

Please call **508-541-5478, ext. 2248** beginning February 5, 2024 to schedule a screening appointment. The screening will be held on Friday, February 16, 2024 from 12:30 to 2:30 p.m.

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The b.LUXE *beauty beat*

Celebrate Your Besties This Galentine's Day!

BY GINA WOELFEL

Galentine's Day falls on February 13th and is a day for women to celebrate their female friendships. It originated from the character Leslie Knope on the TV show "Parks and Recreation" and is now widely celebrated by countless gal-pals nationwide. On Galentine's Day, women recognize the importance of their female bonds and honor their tried and true friendships. It's the perfect opportunity to pay tribute to your besties who've been there for you through thick and thin.

We all have that special person in our lives: our go-to buddy, our confidant, our ride-or-die, forever friend. You know who she is. She's the person you call when you get engaged and the person who helps you cut the face out of your photographs when you break up. She's the person who cheers you when you succeed and the person who tells you to get back up when you fall. She's part of your DNA and gets you. She's your person... That's your Galentine.

And guess what? Sometimes, your Galentine is you, and if that's the case, then February 13th is your Day to celebrate the strong, beautiful woman you are!

In The Beauty Beat, we often emphasize the importance of self-care. Last year, for Galentine's Day, we made the executive decision that spending quality time with friends is the best self-care there is. You can trust, laugh, and celebrate with your friends; they always make you feel more relaxed and beautiful after you hang out. Sounds familiar? Hmm, who else makes you feel that good? Ah, yes, The b.LUXE Beauty Team! We know how to make you look and feel fabulous, and we're excited to celebrate that this year.

2023 was a stellar year for b.LUXE. We're so incredibly grateful for you, our wonderful clients, and thanks to your unwavering support and loyalty, it was our most successful year yet! We don't often get to share how much you mean to us, but when you're in our studio, you make our days better. Your conversation and personality propel us forward in our profession, and you're the reason we love our jobs.

To celebrate this milestone and show our appreciation, we're giving back in a big way with a bevy of surprises we're sure will delight you. There'll be complimentary gifts and pop-up services, and on select dates, we will



reopen our books for our popular makeup lessons with celebrity artist Madison Elliot. These are just a few of the ways b.LUXE wants to thank you. You deserve a gift of luxury, and we have something special for every one of you!

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Of course, we couldn't forget good old Valentine's Day! b.LUXE gift cards are always available for easy purchase online and in-studio and are the perfect way to say Happy Valentine's Day to your special someone. You know how much your wives, mothers, and significant others love b.LUXE! So, hint, hint... Grab your honey the gift they really want!

We hope Galentine's/Valentine's Day finds you celebrating with all the people and things you love the most and wish you a joy-filled February.



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Wrentham to Hold Voter Registration for Annual Town Election

A voter registration will take place on Friday, March 22 for the Annual Town Election on Monday, April 1. The registration will be held from 9 a.m. to 5 p.m. in the main lobby of Town Hall located at 79 South St.

Any Wrentham resident who is not registered or will become 16 years of age on or before April 1, 2024 may pre-register/register to vote.

Please call the Town Clerk's office at 508-384-5415 with any questions.

Wrentham 350 Committee Thanks Wrentham Residents for A Wonderful Year of Support and Celebrations

BY ED GODDARD AND CINDY THOMPSON, CHAIRS OF WRENTHAM 350 COMMITTEE

As the Chairs of the Wrentham 350th Committee, we offer a heartfelt “thank you” to Wrentham residents and businesses for their support of the committee’s efforts to celebrate Wrentham’s 350th Anniversary. The 11-member committee was overwhelmed with our community’s support; we end our milestone year with a few concluding observations.

Wrentham residents love our town: We cannot overstate the outpouring of love for our little town. Residents flooded us and our social media sites with fond memories of Wrentham. We learned of beloved businesses and people that are no longer with us but that remain a fabric of the Wrentham community. From the Davis Store to Bishops Tavern to William Sweatt, we were introduced and reintroduced to Wrentham’s history from folks who regaled us with

their beloved memories of growing up in Wrentham. As a result, we better understand how important it is for current residents to preserve Wrentham’s character for our kids and grandchildren.

Wrentham residents and businesses are incredibly generous: Nobody expected our committee to raise \$250,000 to fund our Wrentham 350 events during 2023. We remain incredibly proud that all events, except for the Grand Gala, were free to residents. Every \$5 donation was treasured equally as each \$5,000 donation. Examples of this exceptional generosity were anonymous donors who paid for two tables for Wrentham seniors at the Gala and who matched the \$12,500 Food Pantry donations at the Gala for a total donation to the Food Pantry of almost \$25,000!

Wrentham remains united in common cause to preserve our sense of community: The real world did not suspend itself as the committee executed

on its events. Globally, the war in Ukraine stretched on and the Israel-Hamas war began. Closer to home, we had contested municipal elections and a controversial proposal at Town Meeting to change local election procedures. Throughout it all, Wrentham residents remained respectful of one another and continued to value the diversity of viewpoints that we expressed on such important subjects. Wrentham residents reinforced during Wrentham 350 that we share a common goal: keeping Wrentham the best community in the Commonwealth.

Wrentham has a bright future: We enjoyed celebrating Wrentham’s past 350 years, but we are more enthusiastic than ever about Wrentham’s future. Watching the next generation celebrate at the town’s birthday party and our Grand Parade, and witnessing so many of them add their signatures to our time capsule reinforced that the best is truly yet to come.

We close with the hope that the committee has done justice to Wrentham’s historical past and fully expect that we are entrusting Wrentham’s future to residents who will help continue this storied history into the future.

Most of the committee will likely be unavailable in 2023 when the time capsule is unearthed on the town common, but we will certainly be smiling upon those to whom we have passed the torch.

Wrentham to hold Voter Registration for Presidential Primary

A voter registration will take place on Friday, February 23 for the Massachusetts Presidential Primary on March 5. The registration will be held from 9 a.m. to 5 p.m. in the main lobby of Town Hall located at 79 South St.

Any Wrentham resident who is not registered or will become 16 years of age on or before March 5, 2024 may pre-register/register to vote.

February 23 is also the deadline for registered voters who wish to change their party enrollment either to another party or to “unenrolled,” which is commonly referred to as “independent.” Note that a voter registered in the Democratic, Republican, or Libertarian party can only vote on that party’s ballot at the Primary.

Please call the Town Clerk’s office at 508-384-5415 with questions.



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Living Healthy

Macular Degeneration: 2 New Treatments

By ROGER M. KALDAWY, M.D.
MILFORD FRANKLIN EYE CENTER

Age-related macular degeneration (AMD) stands as a major cause of blindness in the United States, predominantly affecting seniors. Recently, two innovative treatments for geographic atrophy (GA), an advanced form of AMD, have emerged. This article delves into the various AMD types and identifies potential candidates for these groundbreaking treatments.

Between ages 60 to 70, only 0.7% of the U.S. population exhibits AMD, but by ages 80 to 90, it affects 12% of Americans. This means less than one in 1,000 individuals in their 60s will have AMD, contrasting with over one in 10 in their 80s.

The progression of AMD unfolds gradually, spanning over 20 years. Initial signs include fine drusen and disruptions in the retinal pigment epithelium

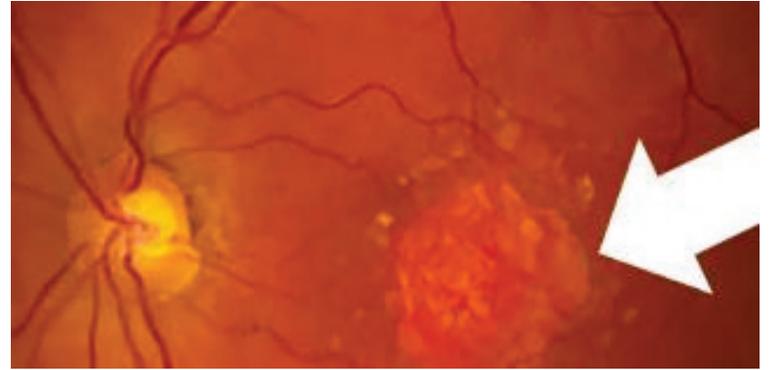
(RPE) with depigmentation and pigment clumping. If there's no visual loss, these serve as precursor findings, with not all patients progressing to visually significant AMD.

Effectively managing this condition involves evidence-based medicine while acknowledging the art of medical therapy. Personal approaches include discussing findings like fine drusen and RPE dispersion with patients, reassuring them they don't yet have AMD. Emphasizing higher risk and the need for follow-up visits is crucial. Key risk factors include genetics, behavior, and associated diagnoses. Although genetic testing isn't recommended currently, advocating for a diet rich in green leafy vegetables and discussing AREDS-type vitamins are common practices. Smoking cessation, if applicable, might require expert referral, and patients with hypertension or hyperlipidemia

are encouraged to manage these conditions with their primary care physician.

Once drusen, RPE changes, and vision loss occurs, early AMD is diagnosed in 60-65% of cases. Despite no clear evidence supporting AREDS vitamins, many patients choose them. As AMD advances to intermediate stage (20-25%), evidence suggests daily vitamin and AREDS vitamin use can delay disease progression. Some specialists also recommend omega-3 supplements.

Late AMD, affecting 10-15% of the 20 million U.S. AMD patients, manifests as wet AMD, GA, or a combination. Those are the real serious types of AMD. Treatment for wet AMD with anti-VEGF intravitreal injections is a significant breakthrough. While the financial and personal cost toll is evident, the vision improvement is substantial.



Distinguishing treatment for dry AMD and GA is essential. AREDS vitamin supplementation for intermediate AMD and monthly intravitreal injections for GA slow progression but don't improve current vision. Adopting vitamin therapy is easier, but monthly injections pose challenges, especially for GA patients. Despite an equal number of wet AMD and GA patients in the U.S., fewer GA patients might opt for intravitreal injection therapy.

With two recent FDA-approved intravitreal injection products delaying GA progression, treated patients can retain reading and driving vision for more years. Decisions regarding intravitreal injection therapy for GA patients need personalized counseling, highlighting the importance of smoking cessation. Patients with family history or bilateral disease are more likely to choose treatment.

Ophthalmologists and optometrists play a vital role in managing and counseling AMD patients. Differentiating between AMD stages and accurate diagnosis can be achieved through careful examinations, regular OCT testing, and advanced imaging. Collaboration with retina specialists is essential, ensuring appropriate referrals for wet or combined AMD patients.

Patients with GA opting not to proceed with intravitreal injections can be managed without immediate referral. As their disease progresses, some may change their minds, emphasizing the evolving nature of decisions. All patients with significant visual loss deserve an evaluation for appropriate low vision aids.

In the ever-evolving landscape of AMD research, many more advances are anticipated. As the population ages, preparing every ophthalmologist and optometrist for the integral role of counseling and managing AMD patients becomes paramount.

At Milford Franklin Eye Center, we use state-of-the-art technology to treat a variety of eye problems, including macular degeneration. We have a dedicated retina specialist in our practice, specializing in the treatment of retinal eye disease and AMD, including the 2 recent treatment modalities discussed in this article. With the presence of this service and equipment that rivals the best found in major teaching eye hospitals, our practice continues to provide world class eye care closer to home.

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An estimated 11% (6.4 million) of U.S. school aged children have been diagnosed with ADHD in their lifetime. Additionally, 4.4% of adults have ADHD in the U.S. ADHD is a neurobehavioral disorder that is characterized by a persistent pattern of inattention and/or hyperactivity or impulsivity that interferes with function and development. Some of the symptoms include lack of focus, inability to complete tasks and impulsive behavior. Many people choose to treat this disorder with medication and behavior modification, while others choose a more holistic approach which targets the cause and not just the symptoms.

Marla P. was frustrated dealing with her 8 year old son. He had difficulty finishing school work and difficulty completing his daily tasks at home. She would ask him repeatedly to get dressed, brush his teeth and put his toys away. He would start but not finish these tasks because he became distracted easily. At first, she thought he was just lazy, but very quickly realized there was something wrong. The behavioral patterns of inability to focus, complete tasks or sit still for any length of time “set off bells” in her head. She realized that something was not right and that he might have ADHD. She didn’t want to put him on meds and decided to take a holistic ap-



Dr. Rochelle Bien & Dr. Michael Goldstein

proach. A dear friend suggested she call The Holistic Center at Bristol Square in Walpole.

Within 2 weeks of beginning treatment, Marla noticed that

her son could sit to do his homework and complete the assignment without screaming, yelling and tears. Within 4 weeks, he was completing his daily tasks

at home easily and happy to do so. Within 2-3 months her son was happy and more confident because he was finishing his assignments in school as well as at home in a reasonable time frame.

If you or someone you love is suffering from Add or ADHD don’t hesitate to contact Dr. Rochelle Bien or Dr. Michael Goldstein at The Holistic Center at Bristol Square, 1426 Main Street in Walpole.

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State Fire Marshal Reminds Resident to Check CO Alarms

Keep Vents Clear of Snow

With the state finally seeing snow this season, State Fire Marshal Jon M. Davine is reminding residents to test their carbon monoxide (CO) alarms and keep dryer, furnace, and other exhaust vents clear of snow.

“Carbon monoxide is a leading cause of fatal poisoning, and home heating equipment is the primary source of carbon monoxide in the home,” State Fire Marshal Davine said. “As part of your storm planning, check your CO alarms to be sure they’re working properly, and if an alarm is past the manufacturer’s recommended lifespan, replace it.”

Residents should also be sure to keep outside vents clear of falling, drifting, or shoveled snow. In January 2005, 7-year-old Nicole Garofalo died when a heating vent was blocked by snow drifts outside, allowing carbon monoxide to accumulate inside her Plymouth home. This tragedy led to Nicole’s Law, which requires CO alarms on every habitable level of a Massachusetts residence.

“Fuel-fired heating appliances like dryers, furnaces, boilers, and fireplaces are all sources of car-

bon monoxide,” State Fire Marshal Davine said. “If the vent or flue is blocked, this poisonous gas can reach deadly levels inside the home. Know where the vents on your home are, be sure to clear them when shoveling, and be careful not to blow snow onto them if using a snowblower.”

Massachusetts fire departments detected CO at nearly 5,000 incidents in 2022, officials said, and 90% of these calls were at residential settings. The poison gas can cause headache, fatigue, dizziness, and/or nausea at lower concentrations and death at higher concentrations. Exposure while asleep is particularly dangerous. Children, older adults, and people with lung or heart disease are especially vulnerable.

“We can’t see, smell, or taste carbon monoxide, but we can detect it with working CO alarms,” State Fire Marshal Davine said. “If your alarm sounds, get outside and call 9-1-1.”

For more information on carbon monoxide and CO alarms, visit www.mass.gov/info-details/smoke-and-carbon-monoxide-alarms.

Ted Reinstein Discusses Baseball History at the Fiske

The Fiske Library will host journalist and author Ted Reinstein on Saturday, February 3 from 2 to 3 p.m. Reinstein, a member of WCVB’s show “Chronicle,” will present his book “Before Brooklyn: The Unsung Heroes Who Helped Break Baseball’s Color Barrier.”

In April of 1945, exactly two years before Jackie Robinson broke the color barrier in major league baseball, liberal Boston City Councilman Izzy Muchnick persuaded the Red Sox to try out three Black players in return for a favorable vote to allow the team to play on Sundays. The Red Sox got the councilman’s much-needed vote, but the tryout was a sham; the three players would get no closer to the major leagues.

It was a lost battle in a war that was ultimately won by Robinson in 1947. Reinstein’s book tells the story of the little-known heroes who fought segregation in baseball, from communist newspaper reporters to the Pullman car porters who saw to it that Black newspapers espousing integration in professional sports reached the homes of Blacks throughout the country.

The book also reminds us that the first Black player in professional baseball was not Jackie Robinson but Moses Fleetwood Walker in 1884, and that for a time integrated teams were not that unusual. And then, as segregation throughout the country hardened, the exclusion of Blacks in baseball quietly became the norm, and the battle for inte-

gration began anew.

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KPHS DECA Members Qualify for Upcoming State Career Development Conference

King Philip DECA members competed at the Massachusetts DECA District Two Conference, which was held on Jan. 4-5 at the Mansfield Envision Hotel. The club is now moving onto the State Career Development Conference in Boston in March.

"These recent accomplishments truly illustrate the pride our students have for this program," said King Philip Advisor James Dow. "This would not be possible without the support we receive from our school and community. Our chapter now looks to our State Conference with optimism and excitement."



Students Zunairah Syeda and Ananya Boomintham received awards at the District Competition. (Photo courtesy King Philip Regional High School District)

Students competing at the district conference had to place in the top five in their respective categories in order to qualify for the state conference. Students were recognized for their hard work and efforts in the areas of marketing, community service, finance, hospitality and tourism.

KP DECA students who were recognized at the district conference include:

First Place Winners: Nora Garland, Audrina Jaber, Aidan Shaughnessy, Violet Berthiaume, Kiera Lawrence, Mia Costa, James Dow, Owen Collin, Ashleigh Guenette, Ava Rietz, Louise Bourque, Nora Tobichuk, Halle Miller, Eve Rose, Lucia Harmon, Gavin Hickey, Caitlin O'Brien, Beckett James, Evan Allen, Ananya Boomintham, Zunairah Syeda, Ethan Wolf, Hunter Wells, Will Leclair, Luke Anderson, Ryan Taylor, Steve Quartarone, Liam Nolan, Neel McGrath, Tyler Walker, Aidan Carone, Luke Reagan, Brady Ricci, Jake Van Hoesen, Jack Curran, Trevor Clyde, and Abby Hoyt.

Second Place Winners: Jacob Schmier, Dylan Spak, Jake Dacko, Paige Campbell, Ryan Simas, Colin Brady, Kaitlyn Ceurvels, Brycen Cloutier, Tommy Frazier, Kate O'Neil, Marisa Hughes, Caitlin Thomp-



Freshmen members of King Philip DECA at their first-ever district conference. (Photo courtesy King Philip Regional School District)

son, Emily Jacobsen, Caelan Quinn, Bridget Swezey, Sarah Glassser, and Madison Asprelli.

Third Place Winners: Kendall Noonan, Ryan Love, Lindsey Field, Shreyasram Nalla, Ian Mangini, Ryan Brown, Chris Delvecchio, Colin Chard, Drew Richards, Bethany Evans, Shelby Konosky, Ugo Ezemma, Olivia Florindi, Tia Persky, Keith Joseph, Charlie Morris, and Henry Leclair.

Fourth Place Winners: Alex D'Aiello, Thomas Lutfy, Eric Miles, Michael Flaherty, Lucas Raymond, Cooper Richards, Tanmayee Kolluri, Ella Bailey, Laura Disilva, Jett Tucker, Jack Haltom, Braedon Reilly, Ian

Knott, Anthony Fraone, Greg Manley, Jason Lussier, Liam McGrath, Brian Hitchen, Cole Pitman, Isabelle Taylor, Sophia Collins, Sydney Paquette, Julia Devasto, and Eliot Davis.

Fifth Place Winners: Owen Troutman, Santo Rizzo, Will Campbell, Quinn Greenberg, Olivia Sisiti, Hayden Houdling, Jordan Host, Ella Sheehan, Mellysa Botelho, Addison Lewis, Ty DeCarteret, George Blakesley, Miller Kananowicz, James Hickey, Jacob D'Avignon, Ava Noonan, Hadley Jacobs, Donnelle Balunos, and Addie Townsend.

"We are all so proud of our chapter's efforts and achieve-

ments so far," DECA Vice President of Marketing Marisa Hughes said. "Ninety percent of our members will be attending the highly competitive state competition with DECA members from across Massachusetts."

The King Philip DECA Chapter has also participated in chapter campaigns. The program earned Thrive Level in the Membership Campaign and Chapter Campaign, meaning King Philip will be able to send up to four DECA members to the International Career Development conference in Anaheim, California this April to participate in the Thrive Academy.

Save the Date! Country Dance Scheduled for March 2

Put on your dancing shoes and come on down to the First Universalist Society in Franklin on Saturday, March 2 for a "New England Country Dance." The event will be held from 7 to 9 p.m.

New England country dance is a fun, accessible "barn dance" that is suitable for people of all ages, from 4 to 88. Families, teens, college students, and the young at heart are welcome.

The dancing does not require any previous experience. The dance caller walks everyone on the floor through simple steps, helps the group put them to-

gether, and then the music starts. Perfection is not expected -- cooperation and laughter among the dancers make sure that everyone stays mostly on track and has a good time together.

There will be two sets with a brief intermission in between. Water and comfortable seating will be available should you want to sit out a specific dance. Treats will be available for purchase.

It is highly recommended that tickets be bought in advance since this is anticipated to be a popular evening and only a certain number of dancers can be accommodated. Tickets can be

purchased at FUSE.org/Upcoming Events. Admission is \$5 for students 13-18, \$10 for individuals. Children under 12 are free. Checks or cash will be accepted at the door in addition to electronic payment.

The First Universalist Society in Franklin (FUSF) is located at 262 Chestnut Street, Franklin MA. If you have questions about this event or FUSF please email info@fusf.org or call 508-528-5348. FUSF is a Unitarian Universalist Welcoming Congregation.

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February 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.

Monday, February 5 from 9 a.m. to noon. **First Annual Document Day** Metrowest Legal Services will execute Health Care Proxy and Power of Attorney documents, by appointment only. No walk-ins allowed.

Tuesday, February 6 and 13 from 10:30 a.m. to 12:30 p.m. **Colorful Textured Papers & Collage Workshop** Week 1: Design many unique textured papers using watercolors. Use a variety of objects and materials to create unique textured looks and colors on paper. Week 2: Use your original textured papers to design collages. Adding favorite or original quotes to your collage can personalize your art. No experience necessary. Space limited to 15. RSVP required.

Tuesday, February 13 from 10:30 a.m. to 1 p.m. **Gerry's Place Restaurant Mardi Gras Lunch Celebration** Lunch prepared by Culinary Arts students at Tri-County Regional Vocational Tech High School in Franklin. Enjoy a Mardi Gras themed buffet. Cost: \$11.95 (pre-pay at the Center). We will provide beads. RSVP by February 5. Ride possible from the Center.

Wednesday, February 14 at noon. **2024-Valentine's Day Party** Start the party with a Friends-sponsored lunch of stuffed shells and salad followed by dessert. Cost: \$2 members, \$5 non-members. In addition, enjoy a live musical performance by Steve and Jack of Starzz Entertainment, who will serenade us with love songs from Elvis, Tony Bennett, and Englebert Humperdinck. Entertainment starts at 12:45 p.m. RSVP Required. Everyone is welcome at the concert; you do not need to attend the lunch.

Thursday, February 15 at 10 a.m. **Lock Box Talk** The Norfolk Fire Department will discuss the benefits of having a Knox box (lock box) installed outside your front door for quick emergency access for first responders. RSVP required.

Thursday, February 15 at 2 p.m. **Veteran's Group Meeting** Led by Veteran Jim Schweitzer. Pizza served. RSVP required.

Saturday, February 17 from 9 a.m. to 2 p.m. **Norfolk Community Blood Drive** For American Heart Month, the American Red Cross will be hosting a blood drive at the Senior Center. RSVP to 800-RED CROSS or Red-CrossBlood.org.

Tuesday, February 20 from 10 to 11 a.m. **Town Assessor Meet & Greet** Meet Norfolk's Chief Assessor Don Clarke MAA and Assistant Kris Minshall. Learn about real estate property taxes and abatements. You will also learn about possible exemptions available to senior homeowners. In addition, property record cards can be printed and if you feel there are any mistakes you can schedule an appointment to do an inspection of your property and make the corrections if they are needed. RSVP required.

Thursday, February 22 from 10 to 11 a.m. **Taking & Editing Videos on iPhone** Kevin of KevTech will discuss different ways to take videos on the iPhone and then how to edit the videos. Space limited. RSVP required.

Monday, February 26 from 10 to 11:30 a.m. **Search Engines & Navigating the Internet** Join Grace of GMBSystems for a course on search engines and how to navigate the Internet. We will discuss the various ways to get information using Edge, Google, Firefox and more. Space limited. RSVP required.

Rep. Vaughn Issues Statement on Revenge Porn Bill

SUBMITTED BY THE OFFICE OF REP. MARCUS VAUGHN

State Representative Marcus Vaughn (R-Wrentham) is backing efforts to crack down on "revenge porn" by supporting legislation that imposes strong penalties for sharing sexually explicit images or videos without the consent of the individual being photographed or recorded.

House Bill 4241, An Act to prevent abuse and exploitation, would also allow for the commitment of minor offenders to the Department of Youth Services while establishing an alternative comprehensive educational diversion program to help adolescents understand the legal and non-legal consequences of possessing or disseminating explicit visual material. The bill was endorsed by the House of Representatives on a vote of 151-0 on January 10.

According to Representative Vaughn, the educational diversion program will be developed and implemented by the Attorney General in consultation with the Department of Elementary and Secondary Education, the Department of Youth Services, and the Massachusetts District Attorneys Association, and will be reviewed annually and updated as needed. The House bill also encourages school districts to implement media literacy skills instruction at all grade levels, and to incorporate aspects of the educational diversion program as a

learning tool for students.

Massachusetts is one of only two states without a law banning revenge porn, the other being South Carolina. House Bill 4241 would change that by imposing a punishment of up to 2 1/2 years in a House of Correction, a \$10,000 fine, or both a fine and imprisonment for individuals found guilty of disseminating explicit visual materials of another person without their consent.

House Bill 4241 also increases the existing fine for criminal harassment from \$1,000 to \$5,000 and amends the definition of abuse to include coercive control. Under the bill, coercive control is defined as an act or pattern of behavior committed with the intent to substantially restrict an individual's safety or autonomy through threat, intimidation, harassment, isolation, control, coercion, or compelled compliance.

Representative Vaughn supported a similar bill filed by former Governor Charlie Baker during the 2021-2022 legislative session, which was endorsed by the House of Representatives on

May 26, 2022. Despite unanimous support in the House, the Senate took no action on the bill until the final day of session on January 3, 2023, endorsing an amended version of the bill that could not be reconciled with the House bill before time ran out.

During floor debate, Representative Vaughn supported an amendment to the bill that addresses non-consensual "deepfake pornography" involving the use of digitization, which is defined as "creat(ing) or alter(ing) visual material, including, but not limited to, through the use of computer-generated images, in a manner that would falsely appear to a reasonable person to be an authentic representation of the person depicted." The amendment stipulates that the dissemination of deepfake pornography will be punishable by up to 2 1/2 years in a House of Correction, a \$10,000 fine, or both.

House Bill 4241, as amended, now moves to the Senate for its consideration.

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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 Conservatory 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 con-



temporary 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, ob-

serve 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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Norfolk Public Library to Hold Passport Walk-in Day

Start planning your summer vacation and get those passports ready. The Norfolk Public Library will hold a passport walk-in day on Thursday, February 22 from 10 a.m. to 6 p.m. No appointments required.

Visit <https://norfolkpl.org/services/passports/> for important information about requirements before the day, especially for children's passports, documentation you need to bring with you, and forms of payment accepted.

The Norfolk Public Library is located at 2 Liberty Lane.

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Real Estate Corner

2023 Annual Real Estate Activity in Norfolk County



Norfolk County recordings for 2023 show indicators of less real estate activity as compared to 2022 with decreases in both the total number deeds and mortgages recorded, according to Norfolk County Register of Deeds William P. O'Donnell. However, seasonal trends remained consistent, with a decrease in activity during the winter months and an uptick in the spring and summer months.

In 2023, there were 102,188 documents recorded at the Norfolk County Registry of Deeds, a 21% decrease from 2022.

"Looking at the 2023 real estate market, I think most would agree that it was a slow year especially compared to 2021 and 2022's busy home sales," said Register O'Donnell. "Consumers have been facing a limited inventory of available properties along with rising mortgage interest rates. As an example of these indicators, property sales in Massachusetts have dropped 22.5% in 2023. However, Norfolk County's decline was less than the statewide average for the year."

Overall, the County's lending activity showed a continued downward trend. A total of 14,598 mortgages were recorded at the Registry in 2023, 37% less than a year earlier.

Sale prices for 2023 appear to have decreased slightly compared to 2022. The average sale price for all of Norfolk County, both commercial and residential, this year was \$1,083,609 an 8% decrease from 2022. The total dollar volume of commercial and residential sales is also

down, decreasing by 26% from one year ago.

"I can understand the frustration some homebuyers may be feeling because right now it is a more complicated process for individuals looking to purchase a home and, especially, first-time homebuyers," said Register O'Donnell. "It is more expensive for home buyers because prices are still high relative to 2021 and 2020 values, and to add to this difficulty, there may be multiple people competing for the same property as well as higher interest rate costs."

A limited inventory of properties for sale and buyers who have been facing rising interest rates resulted in an overall slow year for the housing market, concluded the Register.

"While current market conditions may be frustrating to some, especially for first-time homebuyers, it may be comforting to know that Norfolk County's real estate market is doing better compared to state and national averages and remains a desirable place to both live and work in."

To watch the Norfolk County Registry of Deeds Year in Review segment on Quincy Access Television, visit <https://www.youtube.com/watch/bHXIGI-HAHg>.

To learn more about these and other Registry of Deeds events and initiatives, follow them on Facebook at facebook.com/norfolkdeeds, or Twitter and Instagram at @norfolkdeeds.

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Real Estate Activity Dips in December 2023

Norfolk County recordings in December 2023 show a decline in the total number of property sales and mortgages compared to December 2022 recordings, reported Register of Deeds William P. O'Donnell. This decline can be attributed to a limited inventory of new and existing property for sale and a housing market that continues to struggle with mortgage interest rates that meet or exceed 7%.

"The limited inventory of properties for sale has created a highly competitive market with fewer opportunities for buyers," remarked O'Donnell. "Additionally, higher mortgage interest rates relative to what they were in 2020 and 2021 have made it more challenging for potential homeowners, especially first-time homebuyers, to secure affordable financing options, forcing some potential

homeowners to put their dreams of purchasing a home on hold."

The Registry of Deeds recorded 8,015 documents in December 2023. This was 15% less than in December 2022 and a 7% decrease compared to November 2023.

"These declining numbers suggest a slowdown in the real estate market. A decrease in the number of deeds and mortgages, which make up a large portion of the total documents recorded at the Registry of Deeds, greatly impacts overall real estate activity," noted Register O'Donnell.

The total number of deeds recorded for December 2023, which reflects both commercial and residential real estate sales and transfers, was 1,235, down 3% from December 2022 and down 2% from November of last month.

"Property prices dropped sig-

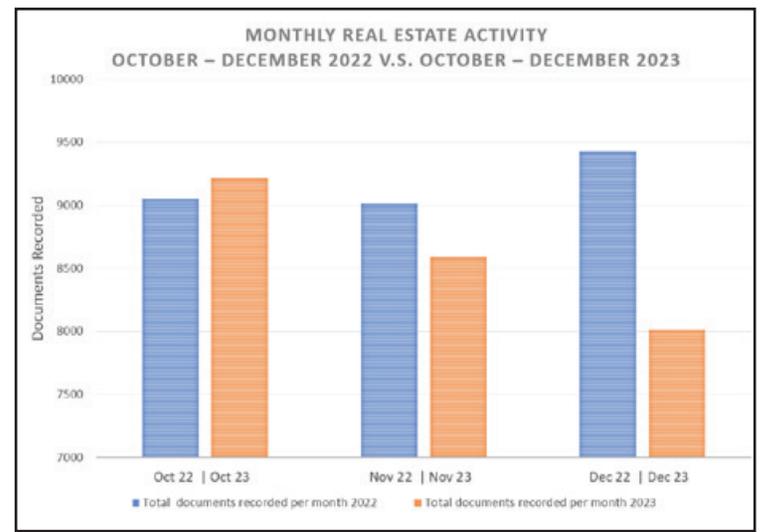
nificantly in December compared to last year, and the number of property transactions was also down, which may suggest that the property price alone is not the sole factor contributing to the decrease in the number of deeds recorded at the Registry," said Register O'Donnell.

The average sale price of commercial and residential properties for December 2023 fell to \$871,249, a 7% decrease compared to December 2022 and a decrease of 9% from November 2023. The total dollar volume of commercial and residential sales is down, decreasing 15% from last year and 14% from last month.

"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, although home loan interest rates are coming down a little but in some cases rates still exceed 7%, so these same homeowners are also less likely to refinance, leading to a decrease in the number of mortgages being recorded," said O'Donnell.

For the month of December, lending activity overall continued to decline from December of last year. A total of 1,124 mortgages were recorded, which is 19% less than last year and 4% 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 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, refinancing at a higher interest rate is not going to help."



The Norfolk County Registry of Deeds continues to closely monitor the foreclosure market. In December 2023, there were 6 foreclosure deeds recorded as a result of mortgage foreclosures taking place in Norfolk County, whereas in December 2022, there were 4 recorded. The total number of notices to foreclose, the first step in the foreclosure process, decreased from last year, going from 40 notices in December 2022 to 26 in December 2023. This resulted in 35% decrease in the number of notices to foreclose.

"We all experience unforeseen events in our lives. Sometimes these events are beyond our control and can have a devastating impact on our finances. I would urge anyone struggling to pay their mortgage or who knows someone who is struggling to contact one of the non-profit organizations listed on our website, www.norfolkdeeds.org," said O'Donnell.

For the past several years, the Norfolk County Registry of Deeds has partnered with Quincy Community Action Programs (617-479-8181 x376) and NeighborWorks Housing Solutions (617-770-2227) to help anyone facing challenges paying their mortgage.

Another option for homeowners is to contact the Massachusetts Attorney General's Consumer Advocacy and Response Division (CARD) at 617-727-8400.

"The decrease in the number of documents recorded at the Registry of Deeds indicates a significant decline of 15% in real estate activity," O'Donnell concluded, "This could be attributed to various factors such as rising interest rates, a lack of available inventory, or elevated property prices. It will be important to monitor these trends and see how they impact the overall real estate market in the coming months."

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. Residents in need of assistance can contact the Registry of Deeds Customer Service Center at (781) 461-6101 or email registerodonnell@norfolkdeeds.org.

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Real Estate Corner

Recent Home Sales in Norfolk

Date	Address	Amount
Nov. 29	9 Ridgefield Rd	\$680,00
Nov. 30	83 Meetinghouse Rd.	\$700,000
Nov. 30	18 Park St.	\$465,000
Dec. 5	15 Ridgefield Rd.	\$750,000
Dec. 7	12 Dupee St., #32	\$850,000
Dec. 8	7 Priscilla Ave.	\$660,000
Dec. 13	3 Standish Rd.	\$1.2M
Dec. 18	39 Needham St.	\$625,000
Dec. 19	113 North St.	\$879,000
Dec. 19	5 Pheasant Hill Rd.	\$870,000
Dec. 21	6 Sumner St.	\$289,000
Jan. 2	10 Keeney Pond Rd.	\$1.85M
Jan. 3	84 North St.	\$1.06M
Jan. 10	309 Main St.	\$815,000

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

Recent Home Sales in Wrentham

Date	Address	Amount
Dec. 1	98 Phillips Ln.	\$560,000
Dec. 1	175 Cherry St.	\$865,000
Dec. 5	45 Summer St.	\$825,000
Dec. 6	337 Taunton St.	\$660,000
Dec. 7	12 Field Cir.	\$1.3M
Dec. 14	118 Franklin St.	\$670,000
Dec. 15	253 Forest Grove Ave.	\$535,000
Dec. 15	131 Creek St., Apt. 4	\$230,000
Dec. 18	59 Geordan Ave.	\$525,000
Dec. 21	45 Chestnut St.	\$580,000
Dec. 27	395 Bennett St.	\$579,000
Dec. 28	5 Lealand Peck Dr.	\$679,900
Jan. 9	235 Clark Rd., Unit 235	\$440,000
Jan. 17	791 South St., Unit 20	\$270,000

Source: www.zillow.com
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The spring market is beginning to bloom!
Now is the time to talk!
Call Eleanor for more details!



How was the 2023 VS 2022 market in your town?

Town	# Single Family Homes Sold	Days to Offer	Average Sales Price	Sale/List Price
Norfolk:	91 (2023)	21	\$769,563 (2023)	102%
	123 (2022)	21	\$797,115 (2022)	102%
Wrentham:	90 (2023)	26	\$718,874 (2023)	102%
	101 (2022)	17	\$683,486 (2022)	102%

INVENTORY IS DOWN! NOW is the time to call to discuss what your specific price point is faring and whether it makes sense to sell...proper planning, preparation and pricing is **KEY!**



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