

Four candidates, two seats: the School Committee race

By PATRICIA ROY

The four candidates running for two seats with three-year terms on the School Committee are: Catherine Brunell and Dr. Shai Fuxman (running for re-election), Donna McKenzie, a former school board member and first-time candidate James Roberts.

The School Committee is a five-person board that approves establishes educational goals and practices, develops the school budget, appoints the school superintendent and conducts negotiations with school personnel.

The election is March 26.

The following is a summary of the candidates' thoughts on what's important in this election.

Catherine Brunell, 11 Circular Avenue

Background: Boston College Brunell said she will focus on budgets, fostering a sense of belonging and planning for future needs.

The Natick School District is about to welcome a new superintendent and create a new strategic

plan. I'm running for re-election to the School Committee because I will provide steady and proven leadership during this exciting time of transition and possibility. I'll focus on three essential elements: budgets, belonging and blueprints.

First, budgets: In the next term, we'll work toward successful negotiations in our union contracts. And we'll need conscientious budgeting to transition from using federal Covid monies to developing a budget that delivers sustainable excellence. Next is belonging: Students learn best when they know that they matter, so we must meet the social and emotional needs of our students and create a culture of belonging—for everyone. And finally, blueprints: We need careful long-term planning to ensure Natick's future success, both for educational needs, such as an assessment of our reading instruction, and for capital needs, such as a capital plan that addresses the dynamic needs of our elementary schools and elementary schools.

The work that lies ahead re-

quires a broad knowledge of the district, a commitment to data-driven decisions, and compassionate leadership. As a former teacher and a mother of five, I bring a unique perspective. I hope I'll have the opportunity to continue my work on the Natick School Committee, where I'll continue to listen, learn, and lead.

Dr. Shai Fuxman, 33 Eliot Hill Road

Background: Doctorate of Education from Harvard University. Over 25 years of professional experience conducting research and promoting best practices in education.

Former chair of Natick Special Education Parent Advisory Council (SEPA) and other volunteer roles in town.

Resident of Natick since 2010 with wife, two children (NPS students), and two dogs.

Fuxman will place an emphasis on collaborating with the administration and the community



Winter Wonderland

Last months snowstorm was predicted to be a doozy! off and many adults were also asked to stay off the roads.

Forecasters called for upwards of a foot and a half of snow. But the big blizzard of 2024 turned out to be mostly a dud.

Students were given the day It was pretty to watch, though.



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to come up with a new strategic plan to guide the district for the next five years.

Strategic plans are critical in moving districts forward, like maps that help chart the way, he said. Community engagement is critical to better understand shared values, hopes and dreams and use that information to identify concrete goals and operationalize into concrete action steps. Transitioning in new school superintendent Dr. Melissa Spash as she takes the reins from interim superintendent Anna Wong, and developing a new strategic plan

are both exciting opportunities to move the district forward, according to Fuxman.

“We need to make sure we get the process right and the resulting plan right,” he said.

Budgeting is a concern as the district and town move away from one-time funding opportunities that were available during the COVID years.

“We will be facing a challenging fiscal landscape over the next couple of years,” Fuxman said.

Over the past several years, the town has made very important investments in our education systems which have already borne fruit in our students’ successes, he said.

“We must carefully balance

the need to be cost efficient as a way to address budget challenges and not overburden the taxpayer, while at the same time maintaining key investments we have made in order to best serve our students,” said Fuxman.

The community also needs to ensure it is providing every Natick public school student with the best education and support possible, from the youngest students just entering school to the older students who are preparing for an ever-evolving college and career scene and everyone in between, he said. This includes supporting the town’s growing population of students with special needs and English Language Learners.

“To do so, we need to ensure we are using evidence-based and personalized programs and practices that promote both academic success and social-emotional well-being. Using research-based frameworks such as multi-tiered systems of support to ensure all students get the supports they need as well as universal design for learning that enable flexible learning environments to accommodate learning differences and the Science of Reading (an approach to reading that has been

shown by research to improve literacy skills for students at all levels of reading).

**Dr. Donna McKenzie,
7 Bolser Avenue**

Background: BA, Smith College; MDiv, Weston Jesuit School of Theology, (now Boston College) and PhD, Graduate Theological Union. Scholar, teacher and chaplain.

As a prelude to specific important concerns, McKenzie said, “We need to focus all our decisions on what is best for our children: their education, their safety and their well-being.”

She listed several pressing issues the school committee faces. The first is successfully onboarding Dr. Spash as school superintendent and providing her with the supports necessary to achieve the district’s goals. The school committee should also “work collaboratively to grow and retain her over the long run.”

McKenzie also believes budgeting must reflect the identified needs of the students including addressing a \$750,000 shortfall in the school budget that was proposed by interim Superintendent Bella Wong. The budget must

also support “our teachers and staff who are our greatest capital,” McKenzie said.

Designing and implementing the development of a five-year strategic plan for schools to strengthen and focus the work of the district on the educational needs of the students is another important challenge.

The school committee is also responsible for enacting policies that help develop the whole student, she said.

“Calling out and addressing through policies and practices antisemitism, racism, transphobia, non-binary phobia, acts against disabled students, and all that diminishes the empathy and collaboration constitutive of a portrait of a graduate,” according to McKenzie.

She also cited the oversight of the literacy audit in the fall to support science of reading methodologies and reliable interventions including dyslexia interventions. McKenzie supports state-of-the-art professional development for the community’s teachers to ensure children learn to read well

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Have an upcoming event? Do you have a concern about things happening around town? Email us at editor@naticktownnews.com and let us know!

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and develop habits of lifelong learners.

**James Roberts,
18 Hammond Road**

Background: Fifth generation Natick resident, graduate of Natick High School and local business owner.

Roberts has found support from parents in the group “Parental Rights Natick; for his beliefs against forcing gender ideology teachings on children. He is careful to explain that he is not a member of the group, but he does have some shared values with them.

Roberts would like to see parents “allowed to be more involved” in this aspect of the curriculum, he said.

“On the gender identity thing, it’s more of a parental issue. If a parent feels their child is too immature to learn about it, it should be at their discretion of when they’d like to introduce that type of subject to their children,” he said.

If gender identity issues are

mental health issues, then the schools are removing the parents’ rights to oversee health care for their child.

He also objects to the possibility that the schools may withhold information from a student’s parents that their child is using different names or pronouns in the classroom.

“They said it’s on a case-by-case basis whether they tell the parents or not.

So it’s a case that a student could be living a double life with a separate identity and use of different pronouns at school. That’s not really good for mental health either,” he said.

At the Memorial Elementary School students are reading a book called “Call Me Max” about a child who identifies as a boy who apparently was not assigned as male at birth.

Though, according to Amazon book reviews, author Kyle Lukoff offers an upbeat portrait of what’s possible: Max learns that gender identity is about everyone having the opportunity to be who they know they are. Girls can like icky bugs and boys who identify as boys can wear dresses.

Roberts thinks for a seven-year-old, it may be too early to have that discussion.

Via a Freedom of Information request, Roberts learned that one child last school year didn’t want to go to school because of a nightmare she had that a teacher cut off her hair, put a wig on her head and made her be a boy.

“There were also some major concerns from parents that it was too young for teaching that, he said.

In Grade 6 health class, he said kids are being taught that gender is in your head. “It’s confusing for the children especially when they’re going through puberty and they’re not comfortable with their bodies and then you’re introducing this other aspect,” said Roberts.

Part of the IMB policy is that if you teach controversial subjects, you’ve got to teach the other side of it which the Natick schools aren’t doing, he said.

On the fiscal side of the equation, Roberts is concerned about the positions created with COVID money to help the students recover lost learning during the pandemic.

If the students still need help

catching up, maybe the positions or at least some of them could be audited. If the students have caught up, those positions need to be cut, Roberts said.

He also supports looking at administration costs which he calls top-heavy.

“Maybe you can find money at the top and actually keep teachers on,” Roberts said. He noted that the town has allotted \$83 million to the school district and is now looking for \$89 million.

“I think with any budget, you can always go through and find something that’s not needed. The

classroom is the biggest thing, having the teachers in the classroom and retaining those teachers,” he said.

He also mentioned that Johnson Elementary School is closing in 2025 and there are going to be some major decisions being made on what to do with the property.

“I’m not anti- anything, I’m more pro-parent and having parents be involved in their child’s education having a say as a parent, as a taxpayer. You should have a say on where your money’s going,” he said.

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There's a great deal of the Stoic spirit in the sport of running

One voluntarily chooses miles of footfalls and fatigue over putting those feet up on the couch. Runners rise before the sun to hit the road, rhythmic strides sounding on the pavement before early birds begin singing from branches. In all seasons and hours they traverse pavement and path, and inclement weather can somehow serve to add a frisson of adventure to the outing.

Non-runners drive by shaking their heads. What sort of derangement is this? One of the best, it turns out.

Sara Collins took up that Stoic challenge this year, in a big way. She'll be running the 2024 Boston Marathon in April, her first race of that distance.

On the mend after escaping an abusive relationship, Collins adopted running as a means of therapy - mental and physical.

"That was kind of my motiva-

tion to get back into it," she said. "That relationship took away a lot of my self-esteem and who I was."

Collins had long been athletic, but rediscovered running when a friend challenged her to run a mile a day as a route to recovery. "How can I turn my mind off for a little bit?" she recalled thinking. "It turned into kind of a mental escape, and evolved into growth and healing."

Though she didn't reference the Stoics and likely didn't think of them at all during her training, Collins' comeback runs shoulder to shoulder with those ancient values.

As a philosophy of life, Stoicism today is largely misunderstood. Popular public perception holds that the Stoic way of living is an austere, drab, denial of the pleasures of existence. But the philosophy wasn't about finding some neutral, emotionless state of limbo between joy and depression; it was concerned instead with diminishing negative emotions, and enabling the positive.

To this end, the ancients developed user-friendly techniques that virtually anyone could add to their psychological toolkit. Among these is what's been

termed the "Stoic Adventure." Simply put, it involves delving into the difficult, the uncomfortable, the unfamiliar. Repeatedly reaching out for rigorosity until it becomes routine.

Learning to push through the discomfort of ever-longer runs, said Collins, was her "I'm stronger than everything kind of moment."

The original Stoics would have heartily agreed. Travelling to a foreign country without speaking its native language. Powering through a fear of public speaking to give a presentation. Taking a walk during a cold winter day. All these and countless others are adventures the Stoics would laud.

Continually opting for the harder choice, they surmised, tends to strengthen one's psychological immune system against the hardships (big and small) that life throws our way. If the challenge is physical, bolstering of the body becomes a fortunate by-product.

The many months and miles of marathon training and the race itself would certainly qualify.

This technique of toughening the self is known by several names these days and will be familiar to



many, though few might trace its rightful origin back to the Stoics.

This April's Boston event will also be a first marathon for Natick resident Adam Pulzetti. Like Collins, he's a regular feature of the Natick Runners Group, a Facebook club that gathers at least weekly for organized runs. Newly-updated photos of the group can be found on its online page, participants garbed in cold-weather gear and headlamps for nighttime winter runs.

"Never anything too serious," said Pulzetti of his running career, prior to this impending marathon. "Never anything like this before." The ancient Stoics would be nodding here, perhaps stroking a beard or two.

Pulzetti's primary reason for running, he said, is social. The Natick Runners Group is a close-knit but inclusive crew first, are runners a close second.

"Most runs try to be welcom-

ing of different paces," he said. "I'd much rather keep up that pace with other people than do that by myself."

Locals don't need reminding why the Boston Marathon is famous for its fickle weather. New Englanders are well-acquainted with such shape-shifting climate conditions.

Runners can expect to endure the mid-April race in humid, 80-degree air under a hot sun, sodden with cold rain of a 40-degree day, or anything in between that Mother Nature can devise.

"I was in shorts the other day," said Collins of a recent, unseasonably warm February day run.

Runners must, in other words, expect the unexpected and train accordingly.

The ancient Stoics would surely approve.

And they would also counsel participants to be ambivalent about the finish line. Since completing the entire 26.2 miles is an outcome not entirely within a runner's control, Stoics would advise them to grasp for that goal with a nonchalant grip.

"Learn to be indifferent to what makes no difference," Marcus Aurelius might say to a relative or pupil who failed to meet some goal. The most famous of the ancient Stoics would grant that, yes, winning this or that contest is a satisfying exclamation point at the end of a story of struggle and sacrifice. Yet Aurelius would argue that everything

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Published Monthly
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Circulation: 16,442
households & businesses

Publisher
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Send Editorial to:
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Business spotlight

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MARATHON

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preceding that punctuation mark is the actual point.

Still, Pulzetti said he aims to cross the marathon finish line inside four hours. At slightly under nine minutes per mile, it's "admittedly a bit aggressive," goal for a first-time runner of the race. Before his months of training for the big day in April, a 14-mile run had been his longest.

Collins said she'll be satisfied to reach the finish line, adding that the route will likely be punctuated by high-fives with supporters. Her run will bring her full-circle in a sense; as a child growing up in Newton, she was one of those bystanders lining the marathon, handing refreshments to runners blurring by.

Collins also owns and operates a dog-walking business, and said she expects her marathon will be marked by brief stops to greet

some four-legged supporters as well.

Speed by foot over wooded trail or concrete is computed as a function of the following elegant equation: stride rate multiplied by stride length. Go faster, in other words, by covering more inches with each stride, quickening the frequency of your footfalls, or (ideally), doing both.

Consider too this often-cited jogging advice: "First run fast, then run far." The likely reasoning behind that suggestion is that old habits die hard. Once that stride rate and length become ingrained over so many miles, it's all the more difficult to break free of that baseline.

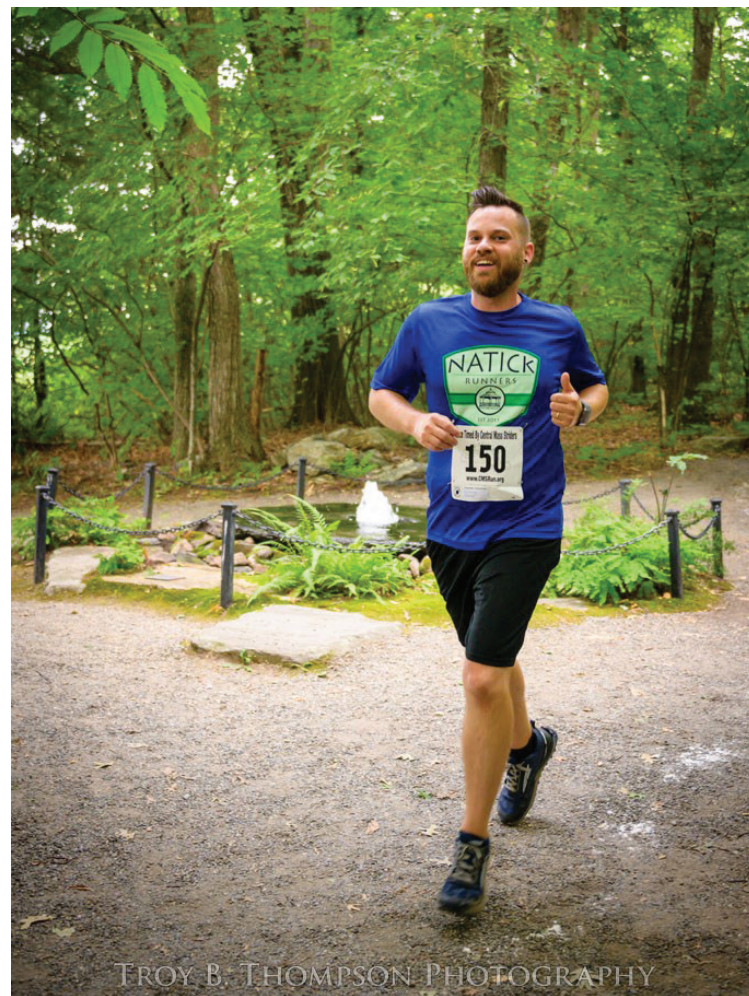
For my part, I've been attempting to modify my own modest running stats by merging man and machine, i.e., a treadmill. Running on the belt makes it possible to tick up one's speed in precise and tiny increments over the course of months, a stamina and stride rate I hope I'll retain

when my feet resume pounding the pavement with the return of warmer weather.

Indoor cardio machines eliminate the vicissitudes of weather and hazard of speeding vehicles. That being the case, would the Stoics have approved of using a treadmill? My guess is yes. They advocated for elegant solutions to overcome life's roadblocks, and an epic and exhausting run is always in the offing on the machines.

My informal survey over the years has revealed most runners to be purists on the subject of treadmills. It was on a treadmill that I took up jogging a few decades ago, and thus that may factor into my affinity for the machines. Yet many runners scoff at the suggestion of them as a training tool and means of exercise.

Collins will have none of it. Though her training regimen entails a respectable degree of variety, being on the belt is no substitute for the genuine article.



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"No, I will run on the road," she said.

In addition to a 10-mile run on Sundays, Collins hikes, swims, and takes part in interval workouts. She works with a professional trainer to design and adhere to a proper routine.

"There is something every day," she said.

To earn an official spot in the Boston Marathon, organizers require that a certain percentage of participants fundraise for a specific charity or organization. Although a Framingham resident, Collins chose the Natick Center Cultural District as the beneficiary of her run. She was introduced to the NCCD via her fellow Natick runners.

"I'm extremely happy to support them," she said. "In a way, it's more motivation for me."

Her fundraising goal is \$4,500, and Collins has until a month following the marathon to reach that pledge. As of mid-February, she'd raised almost half that total.

Pulzetti is a primarily a road-runner too, whose marathon training is a mainstay of weekly runs with mileage in the teens.

"I just did 17 a couple of days ago," he said, a distance that he noted was longer than his norm. April is a scant several weeks away, and Pulzetti perhaps was feeling the pressure of its approach. Meeting that pressure

with preparation and equanimity would be the Stoic prescription.

"I am enjoying the challenges," he said. "There's something about it that keeps me coming back."

Like Collins, Pulzetti had spent previous marathons on the sidelines. He would photograph runners at the finish line, capture those moments when countless miles of training and effort seemed to crest.

"I'd always get caught up in that every year." But some alchemy of conditions, within and without, conspired last April to pull Pulzetti to the starting line come next month.

"This year, it kind of stuck."

Pulzetti chose Path for Adaptive Opportunities to benefit from his fundraising. The nonprofit funds programs like Camp Arrowhead and Skyline in Natick.

Soliciting funds from friends and family can be a Stoic adventure all its own. It requires reaching out and asking for help, an act outside the comfort zone for many.

But whether it's raising funds or one's heart rate regularly over many months and miles, the Stoics would surely endorse the endeavor.

"The more I pushed myself, the more I realized I could," said Collins. "It's truly been a healing journey."

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Ryan McKernan

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Community – Senior Center Events, March

MINDFULNESS MEDITATION-HYBRID

Register by calling the Natick Community Senior Center 508-647-6540

Join Sharon every Monday and Thursday, 2:00-2:40pm, free for some quiet meditation sitting and some guided meditation. No meditation March 21.

MONDAYS AT A MUSEUM- IN PERSON

Mondays 3:00-4:00pm, free, Register by calling the Natick Community Senior Center 508-647-6540

Join Sharon as we look at fine art in museums across the world. March 4- Close to Vermeer

featuring the Rijksmuseum in Amsterdam with the largest Vermeer exhibition ever.- 1 hr 18 min Kanopy film- IN PERSON

March 11- Raphael Revealed- 1 hr 32 min Kanopy Film- IN PERSON

March 18- No Mondays at a Museum

March 25- Florence and the Uffizi 1 hr 30 min Kanopy Film- IN PERSON

WEEKLY WALKS-TUESDAYS

Every Tuesday (3/5, 3/12, 3/19, 3/26) meet us at 9:30 am at Wellesley College to walk the paths on campus. We meet at the Sports Center Complex Visitor Parking- entrance

off Central St/135 (one-way entrance/exit). We will walk as a group for an hour led by Sharon or other volunteer, wear comfortable shoes/sneakers, dress appropriately for the weather, goes rain or shine. Free, Register by calling the Natick Community Senior Center 508-647-6540

UNDERSTANDING THE US CONSTITUTION Part 2- TALK WITH RICK TULIPANO- IN PERSON

Part 2- What Does the Constitution Actually Say?

Thursday, March 7, 1:30-2:30pm, free, Register by calling the Natick Community Senior Center 508-647-6540

Using colorful images and diagrams, we'll explain the U.S. Constitution, article by article. In the process, we'll bring our Founding Father's lofty ideals down to the nitty-gritty of American Life. Be sure to mark your calendar for part 3 of this series on Thursday, May 9, 1:30, How America Accepted the Constitution.

ST PATRICKS DAY CELEBRATION AT NATICK CSC

Thursday, March 14, 1:00-2:00, free, Register by calling the Natick Community Senior Center 508-647-6540

Come for a rousing celebration with Slainte the Band- vocals, guitar and fiddle playing some of your favorite Irish tunes. Sing, clap and dance along if you like!

THE JOYS OF NATURE TRAVEL TALK- NOVA SCOTIA- HYBRID- In Person and Zoom

Tuesday, March 19, 1:30-2:30, free, Register by calling the Natick Community Senior Center 508-647-6540

Join Joy Marzolf in person or virtually to learn about the history and nature of Nova Scotia, as well as its long ties to New England. See how farming has changed in the Annapolis Valley from the unique techniques of the earliest French settlers of Grand Pre, now a UNESCO World Heritage site, to the vineyards of today. Visit the historic port and homes of Yarmouth and learn about the "Age of Sail" and the role it played in the 18th and 19th century as people traveled back and forth to the US.

Wildlife also migrates back and forth between our two countries. We'll see birds and butterflies in ancient fields and whales and seabirds along the rugged coast that is dotted with picturesque lighthouses even today. Enjoy a virtual visit to our neighbor to the North.

CULTURALLY CURIOUS- March (Women's History Month) - Fierce Females: Women in Art, Part II- ZOOM

Wednesday, March 20, 1:30-2:30pm, free, Register by calling the Natick Community Senior Center 508-647-6540

Women have been barred from meaningful participation in the arts for centuries. This program celebrates the stories of an array of women artists (from the 1500s to today) who have overcome obstacles to achieve recognition and success. This program can be presented independent of Fierce Females, Part I. Image: Dorothea Lange. Migrant Mother, 1936.

Museum of Modern Art. Thank you to Whitney Place for sponsoring this program!

MEET UP AT THE DAVIS MUSEUM, WELLESLEY COLLEGE

Wednesday, March 27, 1:00 pm, FREE, Register by calling the Natick Community Senior Center 508-647-6540

Davis Museum, Wellesley College, 106 Central St, Wellesley, free; Parking at the main parking lot, meet in the museum entrance for a guided tour. Newly re-opened! Questions?skirby@natickma.org, 508-647-6540 X1907

Upcoming Day Trips!

For more information, please call Sharon at Natick CSC 508-647-6540 X1907, skirby@natickma.org. Please note for all trips: There is some walking, stairs, uneven surfaces and standing for this day trip. This is a non-refundable purchase. Register at the Center, 117 East Central St or online through Community Pass.

DAY TRIP TO ISABELLA STEWART GARDNER MUSEUM, BOSTON

Wednesday, April 10, (non-refundable purchase), Cost is \$117.00 includes luxury bus,

lunch, museum entrance. Please come by the center to register and pay or online through community Pass, call for more information 508-647-6540. Bus departs from Fisk Methodist Church, 106 Walnut St, Natick at 10:15 am returning approximately 6:30 pm.

This is the most spectacular time to visit the Gardner Museum when the annual Nasturtium Flowers are on display in the Venetian-Style Courtyard. Three floors of galleries surround the courtyard with paintings, sculpture, tapestries, furniture and decorative arts. Our trip will start with lunch at the Venezia Restaurant, please choose your entrée: Baked Haddock, Chicken Parmigiana or Pasta Primavera. After lunch we'll stop at the Prudential Center to browse the shops, then we are off to Isabella Stewart Gardner Museum for a self-guided tour.

Registration Deadline is Tuesday, March 19.

DAY TRIP TO BLITHEWOLD MANSION

Monday, April 22, \$117, non-refundable, payable at registration. Luxury bus departs from Fisk Methodist Church, 106 Walnut St, Natick at 8:45am, returns approximately 5:45pm.

The turn of the century Blithewold Mansion and 33 acre estate in Bristol Rhode Island is the perfect day trip getaway. The gardens surrounding the house and abutting Naragansett Bay are spectacular with woodland spring flowers and over 50,000 daffodils! Savor the ambiance of life during the Country Place Era as you dine on scones, tea sandwiches and more. After lunch, enjoy a little time strolling downtown Newport before heading home.

Registration Deadline is Friday, March 29.

DAY TRIP- CAPE ANN

Wednesday, May 8, \$126.00 per person (non-refundable purchase), come by the center to register and pay or online through community Pass, call for more information 508-647-6540. Bus departs from Fisk Methodist Church, 106 Walnut St, Natick at 10:00 am returning approximately 6:30 pm.

Join us in this visit to Ameri-

Come celebrate spring with a pageant of colorful quilts, plus local craft vendors, raffle baskets, & more!



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Your Money, Your Independence

At or Near Retirement? Time to Say Bucket!



Glenn Brown, CFP

Those at or near retirement face many decisions.

Transitioning from a paycheck that builds savings to taking distributions from a lifetime of investing is a top challenge.

Retirees view risks differently, including market volatility, sequence of returns, interest rates, inflation, health, and longevity to outlive money. Still, the greatest risk is behavioral as gone are the days of throwing new money at poor planning and decision making.

Some retirees completely change strategies. Others attempt to align investments to high yields (and unintended risks) to meet income needs. Many overcompensate to a feel-good cash amount.

While noble, these “retirement strategies” lack in spending expectations, aspirational goals, variables, and opportunity costs. When market, economic or political turmoil depresses portfolios, fear drives many to react irrationally. This leaves them without a strategy and no new money to throw at poor planning and decision making.

How to approach a sustainable retirement income strategy?

The Bucket Strategy. In its simplest form, it’s a retirement income strategy based on segmenting assets to when they’re being spent. This creates a cash cushion to cover income gaps early in retirement years, while maximizing remaining assets over longer periods.

Time horizons and number of buckets are flexible, to start I propose 3 buckets.

Bucket #1 needed in 1-3 years is cash, money market and CDs in a taxable account. Liquidity, safety, and low taxation to access

funds are key.

Bucket #2 needed in 4-6 years is a mix of investment grade bonds, low-volatility stocks and hard assets diversified across ETFs (exchange-traded funds) in taxable accounts and traditional IRAs.

Bucket #3 needed in 7+ years is a mix of diversified growth investments and if applicable, real estate, concentrated stock, and legacy investments across taxable, traditional and Roth IRAs. Given Roth IRA’s tax-free benefits, these are the last funds to access.

As time moves forward, buckets are replenished in a tax efficient manner by either selling, transferring, and/or distributing (i.e. RMDs) assets from Bucket #3 to #2 and Bucket #2 to #1.

Easy? Let’s discuss critical prerequisites.

Know your income gap. “We spend \$8K a month, so we need \$96K income a year.” No, spending doesn’t equal income needs. Say a spouse receives \$20K in social security and other gets \$35K starting next year. So Year 1 income gap is \$76K (\$96K - \$20K) while Year 2 is \$41K.

All work and no play... What of your aspirational goals in retirement? Don’t wait until 75 to start, instead spend ahead and under control by planning a block of years and \$ amount. For example, “From ages 62-72, add \$20K extra per year for more travel.”

What of future liabilities? A mortgage ending? New vehicles needed? A remodel or home repair? Moving to reduce costs and taxes? Assisted living? Gifting to help adult kids?

Build your cash flow analysis. By factoring income sources, assets, growth rates, planned distributions, living expenses, one-off expenses, liabilities, inflation, and taxes, we see positive or negative cash flows this year and in future years.

Negative cash flow, a.k.a. your income gap, varies each year.

- Consider:
- 2024 -\$52K
 - 2025 -\$44K
 - 2026 -\$65K
 - 2027 -\$34K
 - 2028 -\$21K
 - 2029 -\$24K

Bucket #1 is \$161K, #2 has \$79K and #3 is remaining assets

seeking long-term growth.

Come June 2024, review and confirm your spending rate, rerun cash flow with updated values, then raise 50% of 2027 (~\$17K) from Bucket #2 to #1. In most tax efficient manner, move 50% of 2029 (~\$12K) from Bucket #3 to #2.

Rinse/Repeat every 6 months for ongoing 2.5 to 3 years of cash to cover income gaps. This reduces fear and large withdrawals,

provides lifestyle confidence, and participates in long-term investment growth over market cycles.

More to consider than space allows, so 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 PlanDy-

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

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SENIOR CENTER

continued from page 8

ca's Oldest Port, Cape Ann. We begin in Salem for a buffet lunch at the Sea Level Restaurant. A professional guide will join our bus for a 2-hour guided tour of Essex, Rockport and Gloucester. After the tour, we end up at downtown Rockport to browse the stores and art galleries or you can sit by the water and admire the views. Registration Deadline is Tuesday, April 16.

DAY TRIP TO MT WASHINGTON COG RAILWAY TOUR

Tuesday, May 21, \$143.10 per person (non-refundable purchase), come by the center to register and pay or online through community Pass, call for more information 508-647-6540. Bus departs from Fisk Methodist Church, 106 Walnut St, Natick at 7:30 am returning approximately 8:00 pm.

Join us for a fun ride up Mt Washington with the Cog Railway in Bretton Woods! We arrive at the summit for picture taking and sightseeing. We'll have a box lunch before the train ride at the

base of the mountain, choose ham & cheese sandwich or turkey sandwich; included in the box lunch is bottle of water, chips and a cookie. We'll have time to browse the gift shop and museum before the train ride. This is a must do experience! Registration Deadline is Monday, April 29.

DAY TRIP- NEWPORT FLOWER SHOW

Friday, June 21,

DAY TRIP- LOBSTER ROLL CRUISE- DENNIS ON THE CAPE

Tuesday, July 23, \$116.10, non-refundable, payable at registration. Luxury bus departs from Fisk Methodist Church, 106 Walnut St, Natick at 10:00am, returns approximately 6:15 pm.

Join us as we head to Dennis on Cape Cod launching on our dinner cruise boat. Enjoy views of Sesuit Harbor on the calm waters of Cape Cod Bay while you enjoy a choice of Lobster Roll, Roast Beef Roll Up or Vegetarian Roll Up (choose lunch option at registration). Back on land, we have some free time in downtown Hyannis to shop.

Registration Deadline is Monday, July 1.

DAY TRIP TO ESSEX STEAM TRAIN AND RIVERBOAT

Thursday, August 8, \$140.00, non-refundable, payable at registration. Luxury bus departs from Fisk Methodist Church, 106 Walnut St, Natick at 8:45am, returns approximately 5:30pm.

Join us as we head down to Essex, CT boarding Essex Steam Train. We will enjoy lunch in the dining car while we take in the beautiful countryside of meadows and farms. Please choose: Beef Tips with gravy, Baked chicken or Vegetarian Plate at time of registration. We will get off the train at Deep River Station to board the Riverboat for a relaxing ride along the Connecticut River.

Registration Deadline is Tuesday, July 16.

DAY TRIP TO BLOCK ISLAND

Tuesday, August 20, \$140.00, non-refundable, payable at registration. Luxury bus departs from Fisk Methodist Church, 106 Walnut St, Natick at 6:45am, returns approximately 6:15 pm.

Step back in time to relaxing Block Island starting with ferry ride from Point Judith, RI to the Island. We'll start with an Island Tour approximately 1hr 15' with

a stop at the historical Southeast Light. Afterwards we lunch at the National Hotel on the waterfront. Please choose: Pan Seared Chicken Breast, Pasta Pomodori or Flame Grilled Salmon for lunch at your registration. After lunch we'll have time to walk and shop in the Old Harbor downtown or just relax on the porch at the hotel.

Registration Deadline is Tuesday, July 16.

DAY TRIP TO NEWPORT PLAYHOUSE- Run For Your Wife

Wednesday, September 25, \$134.10, non-refundable, payable at registration. Luxury bus departs from Fisk Methodist Church, 106 Walnut St, Natick at 9:00am, returns approximately 5:45 pm.

A FUN filled afternoon at this dinner theatre with buffet lunch, wonderful play and cabaret. The feature play, 1982 British comedy by Cooney, Run For Your Wife, shows John Smith who has two wives, two lives and a very precise schedule for juggling them both. When John Smith is mugged, ending up in the hospital, both his addresses surface, causing both the Streatham and Wimbledon police to investigate. Comedy

ensues as Smith tries hopelessly to explain himself with the help of his upstairs neighbor. Lunch is a hearty buffet with hot/cold foods, main entrees, side dishes, beverages and homemade desserts. You will not be disappointed!

Registration Deadline is Tuesday, September 3

DAY TRIP TO TURKEY TRAIN, NH

Thursday, October 10, \$126.00 non-refundable, payable at registration. Luxury bus departs from Fisk Methodist Church, 106 Walnut St, Natick at 9:45 am, returns approximately 6:45 pm.

Begin your day with a beautiful scenic drive up to Meredith, New Hampshire where we will board the Winnepesaukee "Turkey Train" at the Hobo Railroad. This two-hour scenic train ride, through the countryside and fall foliage is complete with a delicious full turkey dinner with all the fixin's provided by Hart's Turkey Farm. After our train excursion and on the way home, we stop at Moulton Farm which dates back to 1890's, in the heart of the Lakes Region.

Registration deadline Wednesday, September 18.

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Sports

NHS Girls Hockey Team Will Face Off In Division 1

By KEN HAMWEY
STAFF SPORTS WRITER

The Natick High girls ice hockey team may be young but it has enough strengths to be a formidable foe in the state tourney.

Coach Bruce Ihloff's squad, which had an 11-6-1 record at Local Town Pages deadline, will be competing in Division 1 for the first time in the program's history. To the Redhawks credit, the latest power rankings had them listed at No. 23 in Division 1. Thirty-two teams will qualify for the play-offs.

The task will no doubt be challenging but Ihloff likes the attributes that his skaters possess.

"We forecheck well and have a solid defensive corps," he said. "Our goaltending is good, our team chemistry is a plus and our players are coachable. We have no seniors but rely on four junior captains, eight sophomores and eight freshmen."

Now in his 10th year as Natick's coach, Ihloff knows what's needed for a lengthy playoff run. He's guided the Redhawks into the playoffs six times and his 2022 contingent advanced to the Final Four where it lost to Canton. He won his 100th game last December when Natick defeated Bishop Stang.

"We know that playing in Division 1 will be very challenging because we'll be facing high-level competition," Ihloff noted. "We've prepared for that by scheduling strong non-league teams. We've faced Algonquin twice, Arlington Catholic, Bishop Stang, Medway and Notre Dame of Hingham."

Ihloff's three goals at the start of the season were to qualify for the playoffs, compete for the Bay State League's Carey Division championship, and provide strong efforts against Division 1 opponents in the tourney. The Redhawks have achieved Ihloff's first two objectives and are now ready for the third.

"They keys for success in the



The 2023-24 Natick High girls ice hockey team will be competing in the Division 1 tournament for the first time in the program's history.

tourney are to be poised and calm, be in good condition, and be mentally prepared," said Ihloff. "It also helps if we get a high seed."

Natick's captains will be playing key roles in the post-season. They include defensemen Elizabeth Curley and Maggie Connors (4 goals and 8 assists) and assistant captains Shaylie Rutledge and Hannah Cohen, who both play wing.

"All four captains promote team unity, communicate well and lead by example," Ihloff said.

"Elizabeth is well-skilled, has a high compete level and is a solid checker," he added. "She blocks shots, plays in the slot on power plays and she can be offensive-minded. Maggie is one of our best players. A defensive defenseman, she's physically strong, is a great skater who can score, and she's a good back-checker.

"Shaylie played defense

but now is at wing on the first line. A very good shooter, she's smart, has speed and keeps improving. Hannah provides energy on the third line. She's vocal, always gives a strong effort and is a very effective teammate."

Goaltending chores are in the capable hands of freshman Sophia Luoni, who had four shutouts and a goals-against average of 1.39 at the paper's deadline. "She's rock solid," Ihloff offered. "She's calm, poised and cool. Playing the angles well, her footwork is sharp, she's confident and very coachable. Sophia is the foundation of our team. When necessary, she makes huge saves."

Two freshmen — Jordan Digiandomenico (wing) and Izzy Mastrangelo (defense) — are top-notch talents.

"Jordan has a high hockey IQ, gives great effort and sees the ice well," Ihloff said. "Small but effective, she's one

of our top scorers. Izzy is our most natural defender. She's smart, disciplined, well-skilled and coachable."

Ava Kelley and Elle Ferguson are sophomore centers who are energetic and skilled. "Ava plays on the second line and is a tremendous fore-checker," Ihloff noted. "She's energetic, has a high compete level and outworks opponents. Elle is our first-line center. She sees the ice well, is skilled and instinctive. A good shooter, she picks her spots in the corner."

Ihloff's coaching philosophy focuses on his players reaching their potential and enjoying their athletic experience. "If those things occur, then winning usually follows," he said. "And, I try to coach in a way that helps our players learn life lessons. Some of those are overcoming adversity and being resilient, becoming leaders and quality teammates and to be accountable and commit-

ted to the program."

Ihloff, who's owned and operated JMH Automotive in Natick for 34 years, knows what it takes to achieve success on the ice. When he won his 100th game, he said: "I'm proud of the accomplishment but the credit also goes to our staff and the players who buy in."

Natick qualified for tourney play without too much stress and at Local Town Pages deadline the Redhawks were in the mix for the Carey Division title.

Now, the tourney has arrived and the Redhawks are hoping they can compete admirably in Division 1. They may be young and not as experienced as their foes, but don't discount their talent and ability.

Or their desire and dedication.

SPARK Event About Kids And Emotions

Event Name: Managing Moods 101: How to Help Kids Develop an Emotional Vocabulary

Event Date: Wednesday, March 20th at 7pm at Wilson Middle School, Natick

Event Description: SPARK Kindness presents a FREE in-person community program. In this interactive talk, author and child development expert Deborah Farmer Kris, M.Ed., will give practical advice about how to help kids name, normalize, and navigate their feelings – especially the tricky ones – so they can better manage themselves and the world around them. We all want to raise kind and thoughtful kids – children who can reach out with compassion and bounce back from challenges. That’s why it’s important to support their emotional awareness and resilience. Emotionally literate kids are better equipped to learn in school, deal with difficulties, form healthy relationships, and make responsible choices. This



SPARK Kindness presents a FREE community event
WEDNESDAY, MARCH 20 AT 7PM
WILSON MIDDLE SCHOOL, NATICK

Managing Moods 101



How to Help Kids Develop Their Emotional Vocabulary
Practical Advice for Supporting Kids in Navigating Their Feelings and Building Emotional Awareness
with Deborah Farmer Kris, Child Development Expert & Author

Register and learn more at **SPARKKINDNESS.ORG**

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program is a great opportunity for parents of preschool and elementary-aged children to add helpful tools to their parenting toolkit!

Registration Link: <http://tinyurl.com/SPARKManagingMoods>

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Natick Fire Department receives grant for safety equipment

In February, the Healey-Driscoll Administration announced \$5 million in awards to 321 Massachusetts fire departments through the state's Firefighter Safety Equipment

Grant program.

"Every single day, firefighters across Massachusetts put themselves in harm's way to protect their communities," said Governor Maura Healey. "They

deserve our thanks and our support. The Firefighter Safety Equipment Grant program is just one way we can express our appreciation for that selfless dedication."

As part of the reimbursement grant program, Natick received \$14,217.85.

Fire departments across Massachusetts were invited to apply to the Firefighter Safety Equipment Grant program, which provides reimbursement on purchases of 135 different types of eligible equipment. Eligible items include hoses and nozzles, turnout gear, ballistic protective equipment, gear washers and dryers, thermal imaging cameras, hand tools and extrication equipment, communications resources, hazardous gas meters, and more. In many cases, the purchase of this equipment will help departments attain compliance with Occupational Safety & Health Administration or National Fire Protection Association safety standards. This is the fourth year that funding has been awarded through the program.

"The Firefighter Safety Equipment Grants are an in-

vestment in the health and safety of Massachusetts firefighters," said State Fire Marshal Jon Davine. "The flexibility of the program is especially valuable because it allows each department to make purchases based on their specific needs and resources. It has become a vital part of the way the Massachusetts fire service prepares for the constantly evolving threats in the world around us."

"Firefighters who have the proper protective gear and contemporary rescue tools are much better able to protect themselves and the residents they serve," said Hyannis Fire Chief Peter Burke, President of the Fire Chiefs' Association of Massachusetts. "These grant awards will have immeasurable impacts on public safety in Massachusetts for years to come."

For a full list of recipients, visit bit.ly/FirefighterSafetyEquipGrants2024



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FREE: \$100 Account credit towards your first tune-up or service plan*

Fuels

- Heating Oil
- Propane
- Diesel
- Bagged Coal

Programs

- Flexible pricing and budget programs
- Ask about our Veteran, Military, Police and Fire discount

Installations

- Oil & propane heating systems and water heaters
- Oil to propane conversions

Service

- Emergency service 24-7
- Oil & gas fired equipment

2021 QUEST FOR THE BEST WINNER
2022 QUEST FOR THE BEST WINNER
2023 QUEST FOR THE BEST WINNER

*APPLIES TO WHOLE HOUSE HEAT CUSTOMERS ONLY. ASK FOR DETAILS. *New automatic delivery customers only. Offer ends the last day of the month.

Real Estate Corner

Recent Home Sales

Date	Natick	Amount
02/16/2024	115 S Main St.	\$610,000
02/15/2024	20 Oakridge Ave.	\$710,000
02/12/2024	2 Village Way #7	\$299,000
02/02/2024	29 Beverly Rd.	\$1.75 mil
02/02/2024	11 Morgan Dr. #301	\$725,000
01/31/2024	55 N Main St.	\$1.05 mil
01/31/2024	2 Wayside Rd.	\$1.65 mil
01/30/2024	90 Evergreen Rd.	\$1.46 mil
01/30/2024	18 Elmwood Ave.	\$865,000
01/30/2024	5 Wayside Rd.	\$1.33 mil
01/29/2024	19 Lake St.	\$779,900
01/25/2024	2 Fieldstone Ln.	\$1.24 mil
01/22/2024	79 Kendall Ln.	\$930,000
01/22/2024	12 Siena Ln.	\$989,000
01/22/2024	86 Kendall Ln. #A	\$951,000
01/19/2024	21 Pitts St.	\$825,000
01/18/2024	5 Ranger Rd.	\$837,000

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



The 3-bed, 2-bath 1,611 square foot house at 79 Kendall Lane in Natick recently sold for \$930,000. Image credit: www.zillow.com

Looking to advertise in our Real Estate Corner? Contact Susanne Odell Farber at 508-954-8148 or by email at sue@sodellconsult.com

Looking to advertise your business? Contact Susanne: 508-954-8148 sue@sodellconsult.com

March Madness! A Great Time to SPRING into Action!

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Serving & Living in Natick for 39+ years
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BUY. SELL. DREAM.

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AdvisorsLiving
Real Estate

*Call Janice today,
start packing tomorrow!*

SOLD



67 BEVERLY ROAD
NATICK, MA



29 BEVERLY ROAD
NATICK, MA



19 LAKE STREET
NATICK, MA

COMING SOON



28 COCHITUATE STREET
NATICK, MA



68 POND STREET, UNIT A
NATICK, MA



14 OAK KNOLL ROAD
NATICK, MA



19 WESTERN AVE, UNIT A
NATICK, MA



32 MACARTHUR ROAD
NATICK, MA



313 NORTH MAIN STREET
NATICK, MA



JANICE C. BURKE
508.380.7206
jburke@advisorsliving.com



Janice C. Burke
REALTOR



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THE ALLAIN GROUP



Jessica Allain

#1 in Natick homes sold since 2018*
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*Source: MLSPIN Single Family Sales, Natick 1/1/2018-12/31/2023.

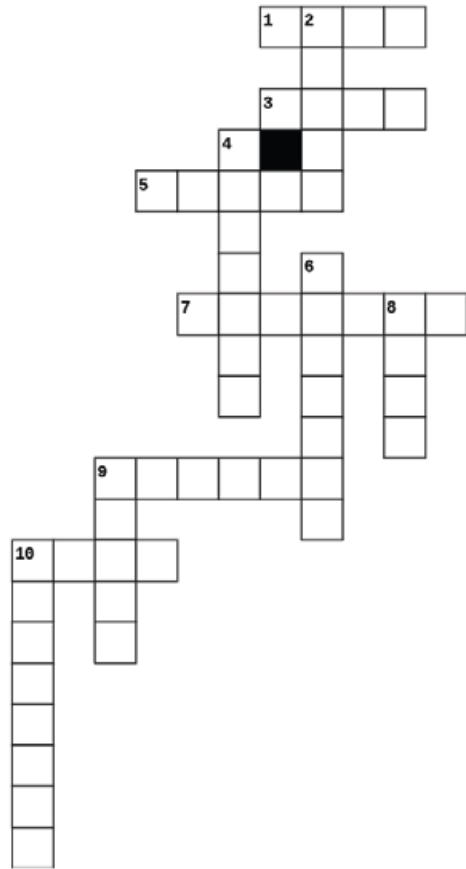
The Allain Group's ^{♥♥}natick Crossword Puzzle

ACROSS

- Our new Natick listing is a stone's throw from the ___ school on West Street.
- The word Natick originates from Algonquian words that translate to "my _____" in English.
- March is the best time of year to get _____ syrup from the Natick Community Organic Farm.
- Jess is running for the _____ Foundation for the Marathon.
- Enjoy a scenic walk to _____ & Milo's from our new Natick listing on Water Street.
- Our School Street listing is the perfect location if you like ____ Street Ice Cream.

DOWN

- We can't wait to see Mirror _____, the upcoming Natick Drama Workshop spring show.
- We also can't wait to see the TCAN Players performance of Agatha Christie's _____ Web.
- Our listing on Eliot Street overlooks the beautiful _____ River.
- The Allain Group has townhomes under agreement on Stillman Street and two new townhomes just listed on Kendall Lane in _____ Natick.
- Did you score a hole in one at the _____ Institute Library mini golf event?
- The tallest building in Natick is St. _____ Church in Natick Center.



ANSWERS - 1. HIGH 3. LAND 5. MAPLE 7. REDHAWK 9. MAGGIE 10. PARK - DOWN - 2. IMAGE 4. SPIDERS 6. CHARLES 8. WEST 9. MORSE 10. PATRICKS