

From Crisis, Community

"Memento Mori."



BY SEAN SULLIVAN

It's an appeal from the Stoic tradition of philosophy, one that's meant to keep us mindful of the fact of our frailty, our finality. Not a morbid exercise, the practice is intended instead to make us savor life all the more.

In May of this year, Jen Newberg was on vacation with her husband in Greece. On the fourth night of their getaway, Jack accurately diagnosed the chest pains that had emerged without warning.

"He said 'I think I'm having a heart attack,'" said Jen barely a few months later. On their remote island, emergency assistance was slow to arrive. It was an episode that would end Jack's life at age 49.

In the immediate wake of that nightmare, his wife had to contend with the logistics of bringing Jack back home to Natick.

COMMUNITY

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Fleming Captures 2 Coaching Awards For Track

BY KEN HAMWEY
STAFF SPORTS WRITER

Kathy Fleming's first year as the girls track coach at Natick High concluded in spectacular fashion.

The 57-year-old native of Long Island, N.Y., was selected as Coach of the Year for outdoor track, not only by the Mass. State Track Coaches Association, but also by the Boston Globe.

Fleming, who guided the Redhawks to a 6-3 record during the Bay State Conference's dual-meet season, saw her squad get good results in the post-season by finishing fourth in the conference meet and second in the Division 1 State Meet.

"I was pleasantly surprised to win both awards," Fleming said. "This was my first year as a varsity coach and I'm humbled and



Kathy Fleming was a professional track competitor for 10 years.

FLEMING

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COMMUNITY
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There was the U.S. Embassy to consult with, an airline flight to arrange. All the hassles of travel to contend with, all somehow made miniscule yet magnified through the lens of her loss.

“Just kind of navigating all that,” said Jen. “I was in over my head with all the things you have to do when someone dies.”

There were memorial services, through which the family’s community showed its support. At the John Everett & Sons Funeral Home, “There were about 650 people at the wake,” said Jen. “Everyone from every aspect of his life.”

For some, quickly turning and returning to work is a form of therapy in coping with crisis. Immersing oneself in a busy existence seems to occupy some portion of emotional bandwidth, crowding out and carving out space for something besides sorrow.

Jen discovered she’s not one of those people.

“I went back to work very quickly after Jack had passed.” Six weeks later, she went to the

emergency room in the throes of a panic attack.

“They really helped me understand what was going on,” she said of the hospital staff. Her employer at the Boys & Girls Club, where she’d worked in public relations, were empathetic. They supported her as she took short-term disability and a leave of absence from the organization.

Part of that healing process included a wellness retreat, where she experienced how common community and purpose could be a balm.

Jen organized an informal support group for people who have likewise lost a spouse. Those weekly meetings at the Common Street Spiritual Center drew on her experience of planning events as a public relations professional.

Life and luck, good and bad, choose our communities for us. That fateful night weeks ago and thousands of miles away now brought Jen to this stage of life, this group of people, around this shared experience.

She created a website, gave a name to her fledgling organization, “It’s Lify.” The support group’s tagline is “Find Your

People.” The weekly support sessions were supplemented by more intimate and informal meetups at Sweetwater, a local coffee shop that neighbors the Common Street Spiritual Center.

All this and her experience at the retreat got her to thinking.

“What if I planned my own retreat?” Unlike the one she’d very recently participated in, Jen imagined a getaway, a gathering, geared toward a tribe of people who’d lost spouses. “I had about 19 different ideas of what it could be,” said Jen.

The week we spoke in July would end in the first “It’s Lify” retreat, hosted in Great Barrington, Massachusetts.

“That’s when I realized that this is my passion. I consider myself a community builder. The antidote for loneliness is community.”

Memento Mori — remember death. The true translation? The real meaning and message of the mantra? Remember to live.

We live in community. Doing so fully means embracing another refrain. Memento Amori. Remember to love.

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FLEMING

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honored. Much of the credit goes to the girls and our coaching staff. We improved over last year and it was important to have everyone on the same page.”

Natick, which scored 69 points in the Division 1 meet, was a distant second to Lexington, which compiled 108 points. The Redhawks, however, finished ahead of powerful programs like Westford Academy, Needham, Newton North, Wachusett, Weymouth and Lincoln-Sudbury.

Fleming, who was an assistant track coach at Natick for eight years, is also the girls indoor varsity coach. Her winter team experienced success, too, by finishing third in the BSC meet and third in the Division 1 meet.

No stranger to track, Fleming practically became a household name when she competed at Massapequa High School in Long Island. She achieved the No. 1 ranking nationally in the 1500-meter run and captured six state titles in other events. A Villanova University graduate, she excelled in track and was also a member of the Wildcats’ 1989

NCAA champion cross-country squad.

“After graduation, I became a professional athlete, competing in track for sponsors that included Reebok, Nike and New Balance,” said Fleming, who’s married and has three children. “During my 10 years at the pro level, I competed in four Olympic Trials. I later was an assistant coach at Boston College and Wellesley College.”

Besides coaching at the high school level, Fleming currently works as a coach for recreation programs, women’s running clubs, and private individuals.

Winning two awards for her efforts as Natick’s outdoor coach didn’t come easy for Fleming. It involved lots of flexibility.

“The girls did a great job, learning to adjust their goals from the regular season to the post-season,” she noted. “Then, our goals changed for the league meet and for the Division 1 meet. For me, the awards are huge because this was my first year as a head coach. It was a learning experience. And, it was intense but still fun.”

Fleming’s dedicated staff helped create some of the fun. The group includes Than Bogan (high jump, pole vault); Gary

Coles (long jump, triple jump); Erin Toomey (hurdles); Ivor Ford (shot put); Ralph Roper (sprints), Michaela Hava (multiple events) and Jeanette Christensen (field events). “I respect them for their knowledge and ability to instruct in all areas of track,” she emphasized.

Fleming’s philosophy of coaching focuses on improving and learning a lesson from every meet.

“It’s important to have fun, reach one’s potential, and learn something about yourself from each event whether it’s a win or a loss,” she said. “And, track can teach life lessons, like dealing with adversity and striving to be resilient. Keeping our competitors committed to the sport is a priority. I also want good outcomes in post-season meets.”

The 2025 outdoor track season was one that Fleming won’t forget. Her rookie year as a varsity coach was spiced with success on all fronts. A diligent work ethic no doubt was the basis for the Redhawks’ success.

“The girls rose to the occasion and performed better than they expected,” Fleming offered. “We hope to keep improving next season and have continued success.”

Health Department Survey

Please complete this short and anonymous Mental Health Survey! This survey is being administered by the Natick Health Department in an effort to learn more about the current mental health landscape in Natick. Survey responses will be used to inform and improve services and programs in Natick that are designed to support the community’s mental health. Survey link: <https://bit.ly/natick-mh-survey>



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Amanda Curley Appointed as Director of Preschool at William Pittaway School

The Ashland Public Schools is pleased to announce the appointment of Ms. Amanda Curley as the next Director of Preschool at the William Pittaway School. Ms. Curley brings over a decade of experience in early childhood and special education and a deep commitment to inclusive, student-centered learning.

A dynamic and results-driven educational leader, Ms. Curley has recently served as an Early Childhood Educator Mentor and Special Education Teacher in the Natick Public Schools. Her experience includes mentoring educators, facilitating professional development, designing an inclusive curriculum, and building strong partnerships

with families and staff. She also served as Co-Director of Natick's Extended Year Program, leading operations for over 180 students and 40 staff members. Previous positions included teaching at the Perkins School for the Blind and working as an ABA (Applied Behavior Analyst) for the Advanced Learning Center.

Ms. Curley holds multiple certifications, including licensure in Administration and Severe Disabilities. She has a Bachelor of Arts in Psychology from the University of Massachusetts Lowell and a Master of Education in Severe Special Education from Lesley University. She is pursuing her Master of Education in Educational Leadership and Management at Fitchburg State University.

"Amanda's leadership, expertise, and passion for early childhood education make her the ideal choice to lead the William Pittaway Preschool," said Superintendent Jim Adams. "We are confident she will continue strengthening our program and ensure a nurturing and enriching learning environment for all students. I would like to publicly thank Ms. Sara Davidson for her stewardship over the past seven years and look forward to her working as the Special Education Coordinator at Pittaway."

Please join me in welcoming Ms. Curley to the Ashland community.

— Jim Adams, Superintendent of Schools

Bacon Free Library in August 2025

Library Hours: Monday through Friday, 9:30-5:30 with extended hours on Tuesday until 7:00pm
Closed on Saturdays in July & August
Check our website for the most up-to-date information and to register for programs: <https://baconfreelibrary.org>

All-ages Events

Stacey Peasley Concert -- Tuesday, August 5th @ 5:30pm -- Join us for a fantastic family concert with BFL favorite, Stacey Peasley! With her creative lyrics, fun rhythms, and contagious energy, Stacey will infuse pure joy into your evening. This concert will be outdoors on the BFL lawn, so bring a blanket or chairs to get comfy. Feel free to bring a picnic dinner as well.

If it rains, the show will be moved indoors at the Morse Institute Library.

Children's Programs

Summer Storytime -- Mondays and Tuesdays @ 10am -- Join us for stories and songs! We'll be outdoors, weather permitting. Bring along a blanket to get comfy.

Note: if the weather is wet, we'll move this storytime indoors. The historic nature of our building limits accessibility. This program is also offered in an accessible location at the Morse Institute Library (check their website for dates, times, and more information).

Lapsit Storytime -- Wednesdays @ 10am-- Stories, bounces, and songs for babies 0-24 months and their grownups! This program is held indoors. The historic nature of our building limits accessibility. This program is also offered in an accessible location

at the Morse Institute Library (check their website for dates, times, and more information).

Jammin with You -- Fridays, August 8th & 22nd @ 10:30am -- Be prepared to laugh, dance, sing, and jam your way through 30 minutes of non-stop family fun! We'll be outdoors, weather permitting. Bring along a blanket to get comfy. Note: if the weather is wet, this program will be rescheduled.

Ukelele Storytime with Mini Ukelele Lesson -- Friday, August 1st @10:30am -- Join Ms. Julie for stories and songs about the ukulele plus a mini ukulele lesson! Ukuleles will be provided. Recommended for ages 4-7. Outdoors at the BFL. If it rains, the program will move indoors to the Morse Institute Library. Registration is required.

Read a Story, Dance a Story -- Friday, August 15th @10:30am -- Join us on the lawn for an outdoor dance class. Perfect for young movers and curious minds, this class blends storytelling, dance, and music for a joyful and expressive experience. Recommended for ages 3-8. No dance experience needed – just bring your imagination! This class will be taught by Ms. Ashlie from the Community Dance Academy at Walnut Hill School for the Arts. Registration is required.

Read to a Dog -- Friday, August 15th @ 3pm -- Kids can build confidence and practice their reading skills by reading out loud to a registered therapy dog. Children ages 5 and older can sign up for a 15-minute reading session with Sophie, a gentle golden retriever who loves belly rubs, stories, and cuddles. Registration is re-

quired for each child attending.

Adult Programs

Drop-In Plein Air Art Studio -- Mondays @1:30pm at the BFL -- Join Natick landscape artist Barbara Levine for drop-in plein air painting on the grounds of the Bacon Free Library. All levels of painters, and all mediums are welcome. Supplies will not be provided, so please bring your own equipment including. Barbara will be on hand to offer suggestions during this weekly 2-hour program. Come to as many sessions as you like and please arrive by 1:30pm in order to have time to set up. Please register for the sessions you will be attending, so that we have an idea of how many artists to expect each week and so we may contact you if the program is canceled due to inclement weather. This program is for adults only. Register on our website.

Healthy Garden Recipes --Tuesday, August 12th @ 6pm on Zoom -- It's time for all that work in the garden to pay off in the kitchen. The experts at Blackstone Valley Veggie Gardens will teach you how to prepare healthy meals with the ingredients from your backyard garden. Register for the Zoom link.

Q&A with Author Erica Ridley -- Thursday, August 14th @ 7pm on Zoom -- We are excited to chat with fantastic historical romance author, Erica Ridley. Since it's right before her new book, *A Waltz on the Wild Side*, comes out, we can celebrate early! In addition to her clever, heartwarming novels, like *The*

LIBRARY

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Published Monthly
Mailed FREE to the
Community of Natick
Circulation: 16,442
households & businesses

Publisher
Chuck Tashjian

Editorial
Susan Manning

Send Editorial to:
editor@naticktownnews.com

Advertising Sales
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508-954-8148
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Creative Design & Layout
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by Tim Jones

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The Short Term Rental Report

Vacation Home? Here's How Smart Buyers Make It Happen



Dave Menapace, President

Buying a vacation home is more than a dream - it's a bold step toward building memories, wealth, and freedom. Whether you're picturing morning coffee with a mountain view or beach days with the family, the great news is this: there are a few creative and powerful ways to make that dream a reality, even if you're not sitting on a mountain of cash. Let's break down the top three

ways buyers are getting it done today.

1.The Classic 20 Percent
Down Mortgage

This is the traditional route and probably the most common. You'll need 20 percent of the home's purchase price upfront, plus closing costs. The upside? You'll get a better interest rate, a lower monthly payment, and skip private mortgage insurance. The downside? You need a chunk of change upfront. But if you've got the cash, this option offers long-term peace of mind and stability.

2.The 10 Percent Down
Vacation Home Mortgage

If your vacation home is more than 60 miles from where you live, you might qualify for a second home mortgage with only 10 per-

cent down. That leaves extra cash for furniture, renovations, or just a buffer in your rainy day fund. Just know that your monthly payment will be higher and you'll have to pay mortgage insurance until you build up enough equity. Still, this option is popular with investors who prefer to keep more money in their pocket for other opportunities.

3. The DSCR Loan (Investor's
Best Friend)

DSCR stands for Debt Service Coverage Ratio, and this type of loan is built for investors. Unlike traditional loans that care about your personal income, DSCR loans look at what the home can earn. If projected rental income covers the mortgage, taxes, and insurance, you've got a shot.

You'll likely need to put down 20 to 25 percent, and the interest rate will be a bit higher, but you don't have to worry about your personal debt-to-income ratio. These are ideal if you're planning to run the home as a short-term rental or if you've already maxed out your conventional mortgage options.

How to Come Up With the
Down Payment

Saving up is one way to go, but there are other creative approaches. You might use a home equity line of credit (HELOC) from your primary home, which lets you borrow against your built-up equity at interest rates that are usually much lower than credit cards. Or, you could borrow from your 401(k). You'll pay it back with interest, but the interest goes back to you — not a bank.

Final Thoughts

Financing a vacation home doesn't have to feel overwhelming. With the right strategy and a little creative thinking, you can make your dream getaway a reality. Just remember, I'm not a lender. Everything here comes from my own investing experience, and it's meant to educate - not replace professional advice. Before you make any big decisions, talk to a qualified lender or financial advisor to see what's best for you.

Dave Menapace, President
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There are plenty of reasons to call a junk removal service. Maybe walking through your basement has gotten difficult or there is no more room in the attic? Perhaps you are planning to move, and you need to declutter before your open house?

Figuring out who to call can be challenging. If you contact one of the big haulers, they route you to a phone center where they've never even heard of your town, plus their pricing seems vague and full of extra fees. No wonder you've let the stuff pile up—it's too much of a hassle to get rid of it!

Or you can call Affordable Junk Removal and let a local small business with deep community roots take care of everything.

Jay Schadler started his business in 2005. Back then, it was just him and a beat-up pickup truck taking small jobs and working nights and weekends when he could. As the years rolled on, his business grew, but his commitment to customer service never wavered. Now he's

Business spotlight

got a staff of ten, along with eight trucks, servicing eastern and central Massachusetts and northern Rhode Island.

Affordable Junk Removal specializes in house and estate cleanouts. If your garage, attic, or office is overflowing with stuff, take back your space and let the pros do the heavy lifting.

Jay and his team have handled it all. They've dismantled above-ground pools, hauled away ancient hot tubs, taken down old fencing, and stripped away worn carpeting. They'll come for a single item, or they'll clean out an entire house. And they can take almost anything. They can't accept hazardous materials, brush, dirt, or concrete, but everything else is fair game for them to take away.

Not everything ends up in a landfill—not if Jay can help it.



He first tries to either recycle or donate items. Only after he tries to repurpose items do they end up at the transfer station.

Working with Affordable Junk Removal is simple. First, you can load stuff yourself if you want by renting a 15-cubic-yard dumpster for a week and chucking up to a ton of your unwanted stuff. If you need to get rid of more weight, then Jay prorates that tonnage—you never pay for what you don't use.

If you don't want to be bothered with the dumpster, they've also got a driveway special where they'll take away a truckload of your unwanted things if you pile it up. Or if you don't want to lift a finger, then you can point at the items, and the team will fill up their truck and haul away your unwanted things. However you do it, you're left with more space and more peace of mind.

Jay and his team beat the big waste haulers on both price and customer service. When you call Affordable Junk Removal, you aren't connected to an anonymous call center. Your phone call goes right to Jay.

And speaking of pricing, Jay is upfront about it. His website shows the truck sizes and prices, so you can save time knowing

your costs before you call for an appointment. There aren't any hidden costs or surprise fees with Affordable Junk Removal.

Affordable Junk Removal is fully licensed and fully insured, and they'll treat your property with care and respect.

They also have a thriving commercial business, working with contractors and roofers to clear away debris and keep the job site clean. They can even handle commercial and residential emergencies with same-day service.

Jay and his family are deeply involved in the community. He and his wife, Christine, run the Corner Market restaurant in Holliston. It's not uncommon for someone to reach Jay at the restaurant, order a sandwich, and then schedule a junk removal appointment. Yes, the local small business really can handle everything!

Contact Affordable Junk Removal and Dumpster Rental and let a local small business take care of everything for you. Call Jay Schadler at (774) 287-1133 or visit us online at AffordableJunkRemoval.com.

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Avoid These Estate Planning Mistakes



Gary Shilman, Financial Advisor

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By the time you reach retirement age, you may have accumulated a 401(k), IRA and other investment accounts, along with insurance policies and physical properties. You'll use some of these assets to support your retirement, but the rest may end up in your estate — which is why an estate plan is so important.

So, to leave a legacy for your

family and those philanthropic groups you support, you need a comprehensive estate plan — and you need to avoid making mistakes. Here are some of the most common ones:

• **Procrastinating** – Estate planning, and its implications about our mortality, may not be a pleasant topic to think about. Yet, putting off your estate plans can be risky. If you were to pass away or become incapacitated without doing any estate planning, the results could be costly for your loved ones. One possible consequence: If you haven't at least created a basic, simple will, the courts could decide how to divide and distribute your assets, and they may do so in a way you wouldn't want.

• **Not updating wills and other documents** – Drafting a will and other legal documents, such as a living trust, is an important step in your estate planning. But you shouldn't just create these arrangements and forget about them. Changes in your life and among your loved ones —

deaths, divorce, remarriage, new children and more — may result in the need for you to update your estate plans, so it's a good idea to review them periodically.

• **Not updating beneficiaries** – Similar to updating your will to reflect changes in your life and family situation, you may also need to update the beneficiaries listed on your financial accounts and insurance policies. These designations carry a lot of weight and can even supersede instructions in your will, so you'll need to make sure they are current and accurate.

• **Not properly titling assets in a trust** – Depending on your situation, you may benefit from establishing a living trust, which may allow your estate to avoid the time-consuming and expensive process of probate. A living trust also helps give you control over how, and when, you want your assets distributed. However, you need to retitle your assets in the name of the trust for the trust to be effective.

• **Not choosing the right executor** – An executor carries out your wishes based on the instructions you've given in your will or trust documents. But fulfilling an executor's duties is not as simple as, say, following a recipe for a basic meal. Consequently, while you might just want to pick a close family member as executor, you need to be sure this person is competent, good with details and won't be overwhelmed by the financial and legal issues involved in settling an estate. If your initial choice doesn't have these skills, you may need to find a responsible person outside the family.

Finally, here's one more mistake: going it alone. Estate planning is not a do-it-yourself activity. To help ensure your estate plan addresses all the issues involved, you'll need to work with a legal advisor, and possibly your tax and financial professionals, too.

Devoting the necessary time and effort can help you avoid many of the mistakes that

threaten the effectiveness of estate plans — and the fewer mistakes you make, the better off your beneficiaries can be.

Contact Gary Shilman to discuss your financial needs, wants, and wishes.

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How to Have a Sting-Free Summer



Jim Maxxuchelli, owner, WPC Pest and Termite Control

From backyard barbecues to sunny beach days, families across the country are enjoying the warm weather. To make sure Americans can safely enjoy their summer, WPC Pest and Termite Control and the National Pest Management Association (NPMA) are sharing how to avoid stinging insects.

“Every year, more than 500,000 people visit the emergency room to be treated for insect stings,” said Cindy

Mannes, senior vice president of public affairs for NPMA. “Stinging insects can become aggressive and dangerous if provoked, which makes working with a licensed pest control professional a must for homeowners.”

Jim Mazzuchelli, owner of WPC Pest and Termite Control, is sharing these tips on how to avoid painful stings this summer:

Wasps

Wasps, including yellowjackets and the misnamed bald-faced hornet, are commonly encountered during late summer, when colonies are largest. Avoid attracting these insects and keep them out of your home by removing garbage frequently, keeping trashcans covered and ensuring all doors and windows are properly screened. Sweet-smelling perfumes should also be avoided, as the scent can attract yellowjackets.

Hornets

European hornets can be deterred from your home by changing exterior lights to yellow bulbs, storing garbage in sealed receptacles and removing fallen fruit from trees. If a stray hornet is giving you unwanted attention, avoid swatting at the insect. Instead, blow gently from a safe distance to shoo it away.

Africanized Bees

Africanized “killer” bees can become hostile if threatened and have been known to chase people for more than a quarter of a mile. Because they look similar to European honeybees, only a licensed pest control professional can identify and remove a nest. If you live within 100 miles of an area where Africanized bees are common, do not approach any nest.

DIY removal of a stinging insect nest is never recommended, as the process requires specialized training and equipment. Call your local professionals at WPC Pest and Termite Control at 508.435.2211.

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Harvest Fest Sept. 20 In Bellingham

Harvest Fest is making a comeback in Bellingham. The event, a family-focused activity, is scheduled for Saturday, Sept. 20, at Bellingham's Town Common from 11 am to 3 pm. A rain date, if needed, is Sept. 27. The town's two Baptist Churches — First Baptist Church and Bible Baptist Church — are organizing the day's activities.

Harvest Fest began in 2017 and had a three-year run until Covid-19 forced the two churches to curtail the program. It's being revived after a five-year absence.

For the youth, there will be pony rides, an obstacle course, gymnastic and karate exhibitions, hopefully a magician and other exciting activities. A Christian concert is also scheduled.

Many vendors will be on hand to promote and sell their products. The churches are still seeking sponsors and vendors. If interested contact Pastor Baron Rodrigues at 508 844-1843.

After expenses are paid (police detail, permits, entertainment costs, etc.), any funds remaining will go to area food pantries.

LIBRARY

continued from page 4

Perks of Loving a Wallflower, Erica also writes young adult horror and thrillers. Register for the Zoom link.

Juggling Class for Adults -- Tuesday, August 19th @ 5:30pm at the library -- Learn some basic juggling skills in this fun outdoor class from our neighbors at Eastern Acrobatics! This session is for adults. Registration is required.

Adult Book & Film Clubs - registration required for all clubs; please visit our website for details <https://baconfreelibrary.org/clubs-programs/>

Mystery Book Club -- Thursday, August 7th @ 1pm on Zoom

History Book Club -- Thursday, August 14th @ 11am on Zoom

Nonfiction Book Club -- Saturday, August 23rd @ 10am on Zoom

Tuesday Book Club -- Tuesday, August 26th @ 6:30pm at the library

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

Museum Passes

The Bacon Free Library and Morse Institute Library offer passes for free or reduced-admission to 30 local museums. Check one out and plan your next day trip!

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Your Money, Your Independence

One Big Beautiful Bill - A Planning Perspective



Glenn Brown, CFP

Depending upon your news sources and social media algorithms, the One Big Beautiful Bill (OBBB) is either the worst bill ever and people will die, or it will unleash a new era of prosperity for the US economy. The truth is that it will do neither of these things.

Like all things with Washington, OBBB has the good, the bad and the political virtue signaling (i.e. \$1,000 Trump Accounts for U.S. citizen newborns).

From a financial planning perspective, let's review the 5 areas of broadest impact.

1. Extension of 2017 Federal Tax Cuts. The current tax rate structure, including a top marginal tax rate of 37%, remains in place permanently. It was to expire this year, meaning

if you're in the current 12%, 22%, 24% tax brackets, a 3% or 4% increase would have happened. While some disagree with this act, they'd be celebrating if Massachusetts went from 5% to 1% income tax.

Also permanent is the estate tax and gift tax exemption, which prior to 2017 was \$1 million. Today, it is \$13.99 million per individual, adjusts for inflation and is a flat 40% tax on excess over the exemption.

2. Expanded Standard Deduction and Child Tax Credit. Recall in 2017, the standard deduction was dramatically increased while many subjective write-offs were eliminated. This resulted in 90-93% of tax filers taking the standard deduction over the last 8 years, up from 68.7% tax filers in 2016.

3. New Senior Tax Deduction. Tax on Social Security benefits was not eliminated, however through 2028 there is an additional \$6,000 deduction per individual for those 65 and older. This equates to 88% of tax filers not paying a federal tax on their social security benefits.

4. State And Local Tax (SALT) Deduction Cap Raised. OBBB temporarily raises the SALT deduction cap to \$40,000

from \$10,000, with a 1% annual increase through 2029. Good news for deductions on mortgage interest, property taxes and sales tax. However, it's reduced by 30% if modified adjusted gross income (AGI) exceeds certain thresholds, such as \$500,000 for joint filers.

The OBBB ensures continued federal deductibility of PTET for pass-through entities, like S corporations and partnerships. These will pay state income taxes at the entity level, effectively bypassing the individual SALT deduction cap.

5. Permanent Small Business Tax Relief. This includes the 20% Qualified Business Income (QBI) deduction for pass-through businesses and 100% bonus depreciation for new capital investments. The maximum Section 179 expensing amount is increased, and immediate Research & Development (R&D) expensing is restored with a catch-up deduction option.

Other notables that caught my attention:

- Vocational and trade schools now qualify for 529 Plan expenses.
- Bronze and catastrophic insurance plans qualify as HSA expenses.
- No tax on overtime (\$12,500) and qualified tips (\$25,000).
- Paid leave tax credits are permanent and expanded.
- Increased childcare expense credits.

Finally, Congress got involved with student loan reform rather than defer to executive orders.

To curb the blank-check effect, OBBB has eliminated "Cost of Attendance" loan limits for graduate students and parents of undergraduate students.

Like the pre-existing caps on how much undergraduates can borrow (\$12,500 annually, \$57,500 aggregate), moving forward universities must deal with parents' ability to borrow capped at \$20,000 annually and \$65,000

in aggregate per undergraduate. Graduate student caps are now \$50,000 annually and \$200,000 in aggregate.

It's a start to address the cause and not just the effect.

More to consider beyond this limited space, talk with your Certified Financial Planner to learn how you and your family can benefit.

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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Backyard Bounty

By SEAN SULLIVAN

To say Mike Butera has a green thumb is a gross understatement.

The longtime Natick resident spent over three decades running his landscaping company, man-



December.

"The whole neighborhood comes by to take pictures," said Butera.

The crowning jewel of his horticultural art is a massive hydrangea in the front yard, which he says currently hosts between 300 and 400 blossoms. The flowers, each a pastel bouquet of blue, are a challenge to exactly inventory due to their clustered quantity.

That said, Butera keeps a tally on the fruits of his labor that are

BOUNTY
on page 11



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BOUNTY

continued from page 10

easier to account for. His gardens produced 78 pounds of potatoes last year, for instance, a yield that he's on track to match this season and possibly surpass.

As of the middle of last



month, the master gardener said 48 cucumbers had thus far been harvested. Two rows of corn (corn!) were sprouting up from his soil, which of course would have to wait until autumn to be plucked.

The volume and variety of Butera's flowering and fruiting flora is eye-popping proof of what's possible from hyper-local agriculture. It throws shade on our many mundane and manicured lawns of grass — they are for showing, Butera's for growing.

The size of his front and back yard (in proportion) to what is produced is astounding to behold, a testament to his powers of planning and planting. Areas of his yard have been allotted and assigned to best take advantage of space and sunshine.

It's as if an interior decorator designed the environment just outside his doors, balancing this element with that, to create a harmonious whole.

Could a family exist on what's grown on the modest plot of land on which they live? Butera's agricultural exploits seem to answer in the affirmative.

Butera planned his crops with a balance of cold-weather vegetables to stretch the harvest to all but the harshest winter months.

"Everything you can imagine for vegetables," he said. Family,

friends and neighbors have been picking lettuce since May. "We'll be picking carrots from August all the way to December."

Butera's granddaughters Ray and Alara, aged 10 and 7, have participated in the planting and process. From seed to sauté, the entire cycle engenders an appreciation for the time and care re-



Butera plot is allotted to allow the brilliant flowers to bloom. The family's garden hosts between 500 and 700 perennials.

The day we spoke, Butera had harvested some Swiss chard and

broccoli, and the previous day brought several eggplants. A newcomer to the garden is a potted fig tree, an addition that requires special care. The trees won't survive New England winters, and so

must be brought indoors during the darkest season.

Butera's brother-in-law hosts a more mature fig tree, which he winters by burying it below the frost line. Tucked in snug for a long hibernation beneath a thick blanket of straw, the tree waits out the winter, bides its time until brighter and warmer days return.

His son now runs the family landscaping business by which Butera made his living for 53 years.

Now that he's long since gotten his own garden down to a science, Butera coaches family, friends and neighbors in greening their own thumbs.

"We're going to be doing a garden for him," he said of new neighbor. "I help them out."

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Sports

Whelan Accepts Grid Offer At Division 1 Buffalo

NHS Two-way Tackle Drew Lots Of Interest

By KEN HAMWEY
STAFF SPORTS WRITER

Mike Whelan was a highly-recruited football player, drawing recruiters from Division 1 colleges and universities.

A Natick High senior, Whelan is a 6-foot-5, 270-pound two-way tackle who had scholarship offers to attend five Division 1 colleges — Lehigh, Bryant, Stonehill, Buffalo, and Merrimack. Assumption, a Division 2 school, was also in the mix.

As high school football teams prepare for pre-season practice later this month, Whelan no longer is focused on where he would spend his next four years playing football. The University of Buffalo was at the top of his list and maintained that position in June when Whelan chose the Bulls.

"I attended Buffalo's camp in June and decided to accept their scholarship offer," Whelan said. "They have a really good program, going 9-5 last year and winning the Bahamas Bowl. It's an established program and it's viewed as the best up-and-coming team in the East."

Several factors make Whelan a top-notch prospect.

The 17-year-old native of Natick has played two varsity seasons and he's been a Bay State Conference all-star both times. At defensive tackle as a junior last year, he had 40 tack-

les and 4 sacks, helping the Redhawks compile a 9-2 record.

Whelan not only has a high compete level in football, he's just as intense on a wrestling mat. He's been a three-time BSC all-star as a heavyweight and he compiled a 57-3 record last year. During the wrestling post-season, he finished second at the Division 1 West-Central Sectional and third at the state tourney.

Leadership is an attribute he embraces. A good student, he'll be a captain in both football and wrestling in the year ahead.

Natick's head football coach, Mark Mortarelli, knows the important contributions Whelan makes and is acutely aware of his value on both sides of the ball.

"Mike has not only been a Bay State Conference all-star since his sophomore year, but he'll also be one of the best two-way linemen in the state," Mortarelli said. "He's powerful and explosive and plays with a terrific motor. It is almost impossible to block him with one player. His record as a wrestler is a testament to his winning mentality."

Whelan's other key attributes include size, strength, athleticism, quickness, technical skills and a team-first attitude. When asked about his football IQ, he modestly says: "It's still developing."

There are other hints that point to why Whelan will be a



As a defensive tackle last year, Mike Whelan had 40 tackles and 4 sacks, helping the Redhawks post a 9-2 record.

solid addition to Buffalo.

His competitive philosophy is a blend of winning, reaching his potential and having fun. But, he emphasizes that "I want to win; it's my top priority."

His style borders on being an aggressive player but he focuses "on doing what's asked and rising to the occasion when the time comes."

The best game of his career came in his first varsity year. As a sophomore, he registered 12 tackles and 3 sacks in a seven-point loss to Wellesley. "I weighed close to 300 pounds but

I was able to control my weight and play effectively," he noted.

Whelan's team goals for his final interscholastic season put an exclamation point on his approach to athletics.

"I want to qualify for the playoffs, win a tourney game and advance," he said. "I want to beat Needham because we've lost to them the last three years. Winning the Carey Division is my third objective and I also want to beat arch-rival Framingham. Another goal is to be the best public high school team in the state."

Whelan's individual goals are telling. They reveal an insatiable desire to compete at a high level.

"I'll strive to be a three-time league all-star and to be the best captain I can be," he offered. "And, I'll continue to work hard."

Whelan started playing football at the age of seven in Natick's Pop Warner program. As he blossomed into a two-way tackle, he finds delight in playing offense and defense.

"I like playing wherever I'm needed," he said. "On offense, there's a real connection with the other guys in the line. We

know each others' strengths and weaknesses. There's a bond. On defense, there's more physical contact. I like the one-on-one matchup and I love getting sacks."

Whelan is one of five senior Redhawks who are captains. He leads by example but he can be vocal if the need arises. As for the rest of the leadership team, he has a high regard for their skills and ability to lead. The other captains are Jim Mortarelli (running back/linebacker), Jesse Gagliardi (quarterback), Jonathan Chase (center) and Jack Showsted (running back/safety).

"They're all top-quality leaders," Whelan noted. "Jim is the smartest competitor I know and Jesse knows how to rise to the occasion. Jonathan has a very strong presence and Jack is quiet but performs above and beyond."

Coaches also get high marks from Whelan.

"Coach Mortarelli is a great motivator who gets the best out of his players," Whelan said. "He knows how to be a head coach and he also knows how to be a mentor. Coach (Tom) Lamb teaches players how to be a locker-room presence and he's all about what a good man should be. I want to win for both of them because they're passionate about football."

Whelan's role models are his mom and dad (Tracy and William) who've been encouraging and supportive. His favorite pro athlete is former Patriots' tight end Rob Gronkowski. "Success hasn't changed him," Whelan said. "He remains down to earth."

Buffalo's coaches will quickly discover how mature Whelan is if he talks about the life lessons he's learned from athletics.

"Sports have helped me to overcome adversity and to be resilient," he emphasized. "I've also learned how to be a good teammate and an effective leader. Most importantly, however, athletics teach how to accept responsibility and to be accountable."

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Inaugural Make-A-Wish Pickleball Classic Raises \$25,000 to grant local children's wishes

Tournament held at Bosse Pickledom in Natick

NATICK, MA – On Monday, July 14, pickleball players of all ages and skill levels came together to support Make-A-Wish Massachusetts and Rhode Island and the organization's mission of granting life-changing wishes for children with critical illnesses.

The inaugural fundraising

event brought together 20 teams and raised over \$25,000. Born from the idea of Make-A-Wish Board of Directors member Len Ho, Chief Legal Officer for Opensignal, and his wife Peggy Ho, General Counsel and Chief Risk Officer for Commonwealth Financial Network, the tournament was intended to provide an alternative to golf tournaments, giving non-golfers a way to support the charity through a day of friendly competition. "The Pickleball Classic was a fun way to engage more members of the broader community in the Make-A-Wish mission," said Len Ho, "whether they were avid pickleballers, beginners looking to try a new sport, or family and friends cheering them on. We are grateful to the sponsors, players, volunteers, and spectators for a wonderful start to a new tradition."

Event sponsors included Court Sponsor Len and Peggy Ho; Gold Medal Sponsor Fiddlehead Brewing Company and Team Mastermind; Silver Medal Sponsor Groundworks; and Bronze Medal Sponsors Chick-fil-A Framingham, Boston Cornhole, and Modera Wealth Management.

The Make-A-Wish Massachusetts and Rhode Island Wish Community, the alumni network that keeps wish recipients and families connected to each other and the organization long after the wish is granted, was well represented at the event, which was held at Bosse Pickledom in Natick. Several wish parents played in the tournament, including Emily Viti of Milford, MA, mom to wish recipient Chris Hohn, 11, whose

spread awareness."

Wish recipients and supporters in attendance also got to meet New England Patriots linebacker Jahlani Tavai, who attended the event with his family and played in the tournament.

Michael Vieira, VP of Advancement for Make-A-Wish



wish to meet David Ortiz was granted at Fanatics Fest in 2024. Emily and her partner placed third overall, and Chris, who lives with a progressive genetic condition, served as commentator for the tournament's championship match. A huge sports fan, Chris hopes to someday have a career working in professional sports.

Wish recipient Elise Gauthier, 16, of Arlington, MA, whose wish to go to Hawaii was granted in 2022, performed the national anthem to begin the day. During a brief program, the organization's Wish Community Senior Manager Monica Julian interviewed wish recipient Bethany Parke, 17, of Rochdale, MA. Parke, who was treated for pancreatitis, had her wish to go to Walt Disney World® Resort granted in 2017. She shared the lasting impact of her wish and the reason she stays involved with Make-A-Wish, saying, "Being a teenager, going to school, dancing, dealing with [my illness] is a lot to juggle and balance. But staying involved with Make-A-Wish helps me get through my days, it encourages me to keep going. It really inspires me — to run for Make-A-Wish, share my story...

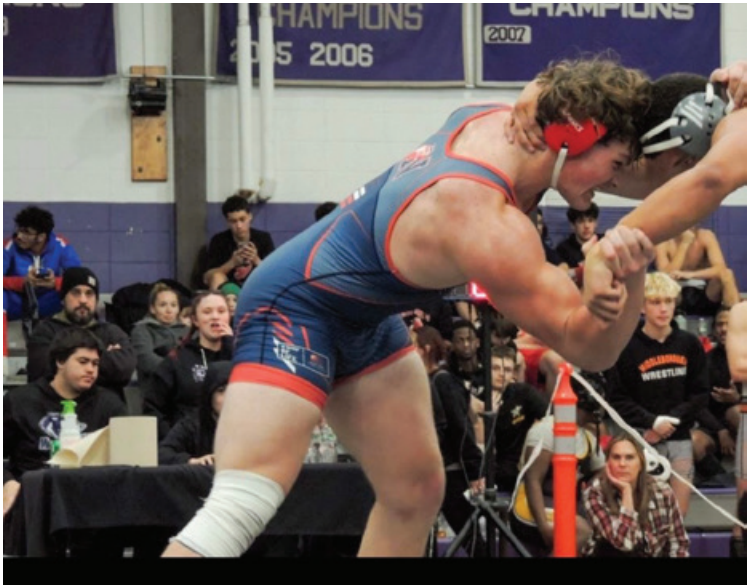
MAKE-A-WISH
on page 3

SPORTS

continued from page 12

Whelan's summer has been a time for him to sharpen his strength and conditioning and his skills. "I participated in our strength and conditioning pro-

gram, went to camps at Buffalo and Merrimack, and worked out with a trainer," he said. "I want to be ready for our pre-season workouts."



Mike Whelan has been a three-time Bay State Conference all-star as a heavyweight wrestler, compiling a 57-3 record last year.

gram, went to camps at Buffalo and Merrimack, and worked out with a trainer," he said. "I want to be ready for our pre-season workouts."

And, he wants to be ready for Natick's opener on Sept. 5, a home game against Newton North at 6 pm. He knows that a strong work ethic gets results.

at Wilson Junior High. "We basically advise middle school kids," he said.

Mike Whelan is the total package and his actions and ability are major reasons why five Division 1 colleges were eager to recruit him.

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MAKE-A-WISH

continued from page 13

host introduces us to new venues, sponsors, partners, and individuals, each of which can make a meaningful difference in the lives of the families we serve.”

Make-A-Wish Massachusetts

and Rhode Island is working to grant the wishes of 120 local children this summer. Learn more about the charity and how you can help fulfill life-changing wishes during this Summer of Wishes and beyond at www.massri.wish.org.

About Make-A-Wish® Massachusetts and

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Make-A-Wish® Massachusetts and Rhode Island creates life-changing wishes for children with critical illnesses. A wish can be a spark that helps a child believe anything is possible. In the face of life-threatening medical conditions, wishes enable children to experience profound

joy, renewed strength and resiliency, and lasting hope to keep striving and dreaming for the future. Together with generous supporters and 500+ volunteers, the organization has granted the wishes of nearly 11,000 children in Massachusetts and Rhode Island since its founding over 40 years ago, and its vision is to grant the wish of every med-

ically eligible child. For more information, visit www.massri.wish.org.

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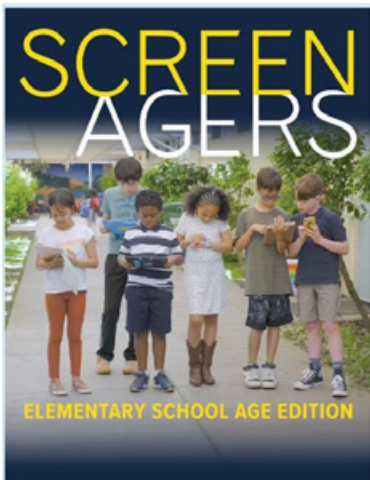
Film Screening and Panel Discussion

Spark Kindness presents a Free Resilient Community Series Event on September 10

Spark Kindness presents “Screenagers: Growing Up in the Digital Age, Elementary School Edition” on Wednesday, September 10 at 6 p.m. at the Wison Middle School, 22 Rutledge Lane, Natick.

The film screening and panel discussion will explore technology’s impact on young children and how families and schools can support healthy screen use.

Visit sparkkindness.org to register.



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06/23/2025	9 Rutledge Road	\$750,000
06/20/2025	14 Oak Knoll Road	\$1,590,000
06/20/2025	21 Euclid Avenue	\$1,750,000
06/20/2025	20 Algonquian Drive	\$1,930,000
06/20/2025	101 Speen Street	\$870,000
06/18/2025	10 Nouvelle Way #S611	\$750,000
06/17/2025	306 W Central Street	\$550,000
06/17/2025	12 Penobscot Road	\$1,980,000
06/17/2025	6 Penobscot Road	\$1,840,000
06/17/2025	8 Draper Street	\$789,000
06/17/2025	9 Clearview Drive	\$1,060,000
06/17/2025	306 W Central Street	\$550,000
06/16/2025	78 Evergreen Road	\$1,250,000
06/16/2025	40 Highland Street	\$2,330,000
06/16/2025	11 Longview Street	\$725,000
06/16/2025	9 Home Avenue	\$885,000

Source: zillow.com Compiled: Local Town Pages

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The 3-bed, 3-bath, 1,534-square-foot house at 5 Roxbury Avenue in Natick recently sold for \$835,000. Image credit: www.zillow.com

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Dog Days of Summer

IT'S A PUP-ULAR TIME TO FIND YOUR FUR-EVER HOME!



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Janice Burke

508.380.7206

jburke@advisorsliving.com



Summer Sundown Checklist

The Dog Days of Summer may be here, but there is still time to make the most of the season with this list of activities made by Natick natives, for Natick natives!





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☐ Check out Natick Nights in Natick Center

☐ Cool off with some shopping at the Natick Mall

☐ Go floating on the water at Memorial Beach

☐ Immerse yourself in nature at Broadmoor Wildlife Sanctuary

☐ Grab an ice cream at Tilly & Salvy's new ice cream truck

☐ Take a walk or ride a bike down the Cochituate Rail Trail

☐ Call The Allain Group if you are considering making your next big move!



*Compass is a licensed real estate broker and abides by Equal Housing Opportunity laws. All material presented herein is intended for informational purposes only. Information is compiled from sources deemed reliable but is subject to errors, omissions, changes in price, condition, sale, or withdrawal without notice. This is not intended to solicit property already listed. Photos may be virtually staged or digitally enhanced and may not reflect actual property conditions. *Source: MLSPin Single Family Sales, Natick 1/1/2018-12/31/2024.