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Medway & Millis

Vol. 17 No. 1 | *Free to Every Home and Business Every Month* | February 1, 2026

Friends and family gathered to enjoy The Reminiscent Music Chorus at Medway's Mahan Circle on Dec. 23. The group performed a full program of Christmas and Hanukkah songs. Photo credit: Theresa Knapp

The Reminiscent Music Chorus at Mahan Circle performed holiday songs to full house

Medway's Mahan Circle community room was filled with holiday cheer and music on Dec. 23 as The Reminiscent Music Chorus, the complex's music group, performed a full program of Christmas carols and Hanukkah songs.

Friends and family gathered in the audience to sing along to Christmas classics like "Silent Night" and "Frosty the Snow-

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State determines Bridge Street eligible as affordable housing

32 units proposed on Millis two-acre site

By Theresa Knapp

MILLIS - MassHousing has issued a Project Eligibility (or "site approval") determination for the proposed "Bridge Street Terrace" development at 34 Bridge Street under Chapter 40B. The project proposes 32 rental housing units on a 2.1-acre site, with at least eight units restricted as affordable in accordance with program requirements.

The letter is dated Jan. 20 and is available at www.millisma.gov.

The lot is located mid-way between Main Street/Route 109 and Dover Road, and currently includes a house, outbuildings, a large yard holding construction and landscape materials, and spans the distance between 20 Bridge and 34 Bridge Street.

This state's determination allows the applicant – listed on the letter as "Bridge Street Terrace, LLC…Attention: Michael Lenahan" in Needham - to proceed with applying for a Comprehensive Permit from the Millis Zoning Board of Appeals, but does not constitute final design approval or a financing commitment.

During its review, MassHousing conducted a site visit and considered input from municipal officials and community members.

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CHORUS

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man," plus a very special rendition of "O Holy Night" by resident George Nye with his granddaughter Ellie, who was visiting on college break.

The group also performed Hanukkah songs like "Hanukkah Candle Dream" and "Hanukkah, O Hanukkah."

The Reminiscent Music Chorus was founded by resident Ruth McIntosh, who directed the production.

Resident Linda Goldbaum joined the group four years ago when she moved to the complex. She says the group started as a caroling event in the lobby and has since grown into a "really fun sing-along party," and people often stay after the program to enjoy refreshments and community.

"As so many people here are not able to get out, it's wonderful to see them join in when there is a fun event happening. We were so happy to have had such a good turnout. We may not be the best singers, but the love and enjoyment of the music is contagious!"

For videos, visit us on Facebook @MedwayMillisTownNews

Above: George Nye and his granddaughter Ellie singing O' Holy Night. Photo credit: Theresa Knapp

At left: The Reminiscent Music Chorus members (from left) Paula Nelson, Helen O'Donnell (to be 100 years young in May), Ruth McIntosh (director), and Linda Goldbaum. Photo credit: Theresa Knapp

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Municipal concerns included emergency access and fire protection, traffic and pedestrian safety, stormwater management, water and sewer capacity, drinking water quality, open space availability, and landscaping and environmental protection. There has been some work done on the site and "the Municipality demands that no other land altering action take place on Site without approvals from local boards and commissions," according to the determination.

Community concerns were similar and included the scale of the project in a neighborhood of mostly single-family homes, increased traffic, pedestrian safety, and possible impact on private wells.

MassHousing found the project "generally eligible" under the requirements of the program. It would be subject to final approval and continued compliance with state and federal regulations. The applicant will be expected to address identified concerns through the ZBA public hearing process, engage in good-faith coordination with local boards and departments, and provide detailed studies and mitigation where appropriate. Final approval from MassHousing will be required prior to construction or issuance of a building permit.

According to the town website, if residents have questions or comments, they should contact Robert Weiss, Economic Development & Planning Director at rweiss@millisma.gov.

MassHousing has issued site approval for the proposed "Bridge Street Terrace" development at 34 Bridge Street under Chapter 40B, to consist of no more than 32 units, eight of which would be "affordable." Photo credit: Theresa Knapp

Medway nomination papers now available

Nomination papers are now available at the Medway Town Clerks' office during normal business hours.

Available seats for the 2026 Town Election are listed below. Once available, names will be displayed of who has pulled papers and who has obtained enough signatures to be on the ballot. If you have questions pertaining to a specific Board or Committee, please contact that department.

Select Board - 1 seat available

Glenn Trindade (incumbent)

Board of Health - 1 seat available

School Committee - 2 seats available

Melissa Greenfield (incumbent)

Parks Commission - 1 seat available

Library Trustees - 1 seat available

Water Sewer Advisory Board - 1 seat available

Housing Authority - 1 seat available

Planning and Economic Development Board - 2 seats available

Redevelopment Authority - 1 seat available

For general information, contact the Medway Town Clerks' office at 508 533 3204 or townclerk@medwayma.gov.

Source: Medway Town Clerk's Office

Millis patrol officer discovers house on fire at 1:30 a.m.

On the morning of Jan. 22, Millis Fire Department posted this message on Facebook.

"Last evening at approximately 1:30am while on routine patrol Officer Sean Nelson found a home under renovation on fire and quickly notified the Fire Department. Initially a working fire was struck, on arrival of Chief Barrett it was cancelled and the fire was extinguished by Millis crews.

"An oversight of the construction crew discarding materials was the cause of the fire.

"Once again crews were already on a medical call when this came in and A1 transported the medical and Engine 1 responded to the fire. Our dedicated off duty members staffed the remaining apparatus."

Source: @MillisFireDepartment/ Facebook

localtownpages

Published Monthly
Mailed FREE
to the Communities of
Medway & Millis
Circulation: 8,640
households & businesses

Publisher
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Send Editorial to:
editor@millismedwaynews.com

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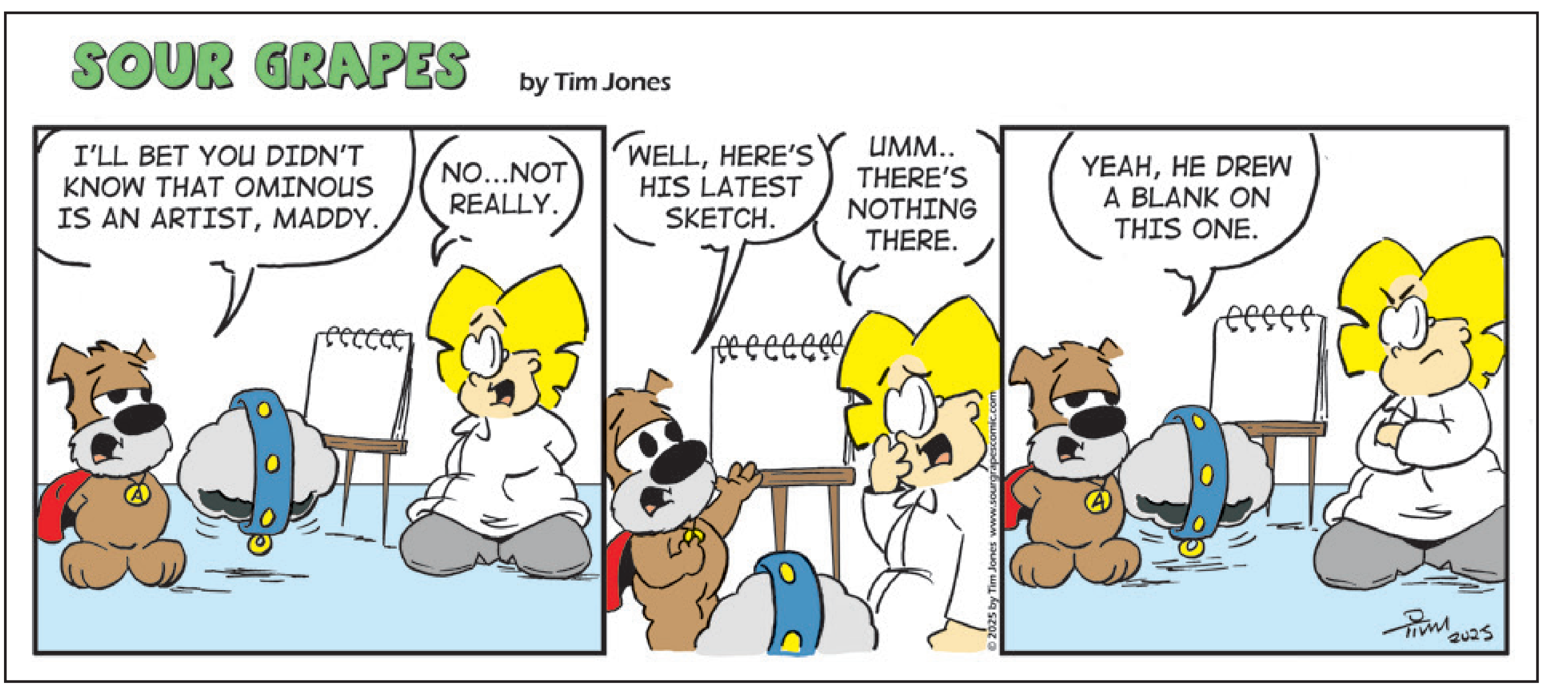

On Dec. 15, the Millis fire and police departments took part in the Council on Aging's annual holiday party. For more photos, visit @milliscouncilonaging on Facebook.

Source: @milliscouncilonaging/ Facebook

Stony Brook Camera Club meeting dates in February

The Stony Brook Camera Club meets in person and/or virtually on Thursdays at 7:30pm from September to June. In person meetings are held at the Anglican Church of the Redeemer, 195 Main St., Franklin. Our meetings feature speakers, competitions, and discussions of general interest. We also sponsor a number of photography activities and workshops throughout the year. SBCC includes and welcomes photographers of all abilities.

Our program for February includes: Feb. 5: (Zoom) Member competition; Feb. 12: (Zoom) "Vision, Passion, and Projects" with Cole Thompson; Feb. 19: (Hybrid) "Photographing Rhode Island" with Kevin Bruff; and Feb. 26: (In Person) Cabin Fever Workshop.

For more information, visit stonybrookcc.com.

Millis Open Burning Season runs through May 1

MILLIS - The Open Burning Season is now open through May 1 between the hours of 10 a.m. and 4 p.m. To be allowed to burn, residents must obtain an open burning permit from the Millis Fire Department.

Residents must go to the fire station and fill out a burning permit application and pay the $5 fee in cash or by check, payable to the Town of Millis.

On the day you wish to burn you must call the burning permit registration line at 508-906-3310 and listen to the message. If burning is allowed you must leave your name and permit number to be allowed to burn.

Residents are urged to call after 9 a.m. to allow the State and Fire Department to determine if burning is allowed.

All fires must be extinguished by 4 p.m. and no fires can be started after 2 p.m.

Burning of stumps, leaves, fields, rubbish or building materials is not permitted.

The use of gasoline is prohibited!

Burning must be 75 feet from any building and piles should be small and manageable.

Someone must attend and control the fire at all times.

Any violations of the regulations could result in your permit being revoked.

A burning permit does not release a party from liability for damage or extend any right to create a nuisance condition due to excess or drifting smoke.

For more information, contact the Millis Fire Department at 508-376-2361.

Medway Trail System, some statistics

The trails in Medway have many users but there is still room for more. Two groups in town are particularly enthusiastic about preserving and promoting our trails. The town has a committee whose volunteer members are appointed by the town selectboard. This board is known as the Open Space committee and is a catalyst for refining the direction of trail expansion and projects. The other group is a private one and this Medway Trail Club consists of volunteers who work under the guidelines set by various regulatory governmental bodies of the town, state and federal agencies to perform trail work tasks The two groups work closely together though the trail club looks to the Open Space committee for guidance. In recent years, a major push is to eradicate invasive plants which are pushing out our native plants. The trail club released a statistical analysis of the work accomplished in 2025 and would like to pass along some of this information to the readers of "Medway Millis News."

Some trail club members in January on the invasive removal trail scene. Courtesy photo

Trail Club put in over 375 man hours with the help of 14 volunteers in 2025. These hours were divided among several trails including those at Adams Meadow and up the switchback trail to the North field parking lot at the high school (58), the Amphitheater (39), the trail from Adams Street easement to the Boardwalk (18), trail starting south of Lamson field to Choate park and around Choate Pond ((135), Deerfield Pond, (21) the former Christmas Tree Farm ((70) and the Lovering Street Trail Parking area to Chicken Brook Overlook (70). Invasives removed included Oriental bittersweet and, common and glossy buckthorn, which were the biggest plant concerns. though garlic mustard, multiflora rose, autumn olive, bush honeysuckle, burning bush and Japanese barberry also made the cut.

Submitted by Medway Open Space Committee and Trail Club

Your Money, Your Independence

Model Twice, Execute Once: Roth Conversion Analysis Done Right

Glenn Brown, CFP

One of the most underutilized and often misunderstood strategies in retirement and tax planning is the Roth IRA, particularly Roth conversions. Evolving tax laws, funding options, and legacy planning have made understanding how and when to use this strategy more important than ever.

A Roth IRA provides tax-free growth and distributions with no lifetime RMDs, unlike Traditional IRAs that require taxable withdrawals regardless of need. Despite these benefits, many high earners say, "I make too much money to do a Roth." While this may limit direct contributions, especially outside workplace retirement plans, it does not eliminate the ability to build Roth assets through other planning strategies.

Contribution vs. Conversion

A Roth conversion moves assets from a Traditional IRA into a Roth IRA, triggering income tax on pre-tax contributions and earnings in the year of conversion. Once converted, those assets grow and can be distributed tax-free, providing long-term flexibility. This is where Roth conversions become a form of tax-rate arbitrage: paying taxes today at known rates to avoid higher or uncertain taxes in retirement.

Understanding the Pro-Rata Rule

When converting, the IRS looks at all Traditional, SEP and SIMPLE IRAs combined to determine the taxable portion. You cannot cherry-pick only after-tax contributions; the taxable amount is proportional to the ratio of pre-tax to after-tax funds across all balances. Ignoring this rule can lead to unexpected tax consequences.

Model Twice, Execute Once

Effective Roth conversions are rarely last-minute decisions. Early in the year, potential conversions should be modeled to estimate taxable income, marginal brackets, and downstream effects such as Medicare premiums or state taxes. Establishing guardrails early provides a framework for decision-making.

Execution should wait until later in the year, after income, bonuses, capital gains, and deductions are clearer. Re-running the model allows adjustment of conversion amount, or skipping a year, to reduce the risk of overpaying taxes.

Use Market Downturns to Your Advantage

Market declines can improve the tax efficiency of Roth conversions. If stocks or ETFs fall significantly, converting at lower values reduces the taxable amount while allowing future growth to occur tax-free. If this situation doesn't occur, conversions must still be completed by December 31. Spreading conversions over multiple years can help manage marginal tax rates and plan for cash flow to pay taxes with non-retirement assets.

Today's Tax Rates Will Change

It's dangerous to assume federal or state taxes will remain fixed. Even "permanent" laws can change with new Congressional majorities or administrations. Rising deficits, shifting fiscal priorities, and evolving state policies make future tax rates, deductions, and exemptions uncertain. Roth conversions create income insulated from these changes, offering greater tax diversification, flexibility and certainty in retirement planning.

Legacy Benefits Always Overlooked

Many analyses of Roth conversions stop at the death of the second spouse, overlooking benefits for children and grandchildren. Inherited Roth IRA distributions are tax-free, unlike inherited Traditional IRAs, where withdrawals are taxed at the beneficiary's income rate.

If the original owner was taking RMDs from a Traditional IRA, those taxable withdrawals continue under the SECURE Act's 10-year rule. With an inherited Roth, heirs face the same 10-year rule but no annual RMDs, allowing assets to compound tax-free and be withdrawn at the end of the period without generating taxable income or increasing the Adjusted Gross Income (AGI) of mid-career beneficiaries.

Take Ownership

By modeling conversions early, executing with updated knowledge, and taking advantage of market dips, you can reduce future tax uncertainty and preserve flexibility. Consult your Certified Financial Planner to see how Roth IRAs and Roth conversions fit into your holistic financial plan.

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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Medway Garden Club to host Valentine's Day craft on Feb. 10

The Medway Garden Club is enjoying the winter indoors celebrating the holidays and making garden-related crafts.

In January, our guest instructor was Ben Rousseau from Old Exit 17 Farm in Franklin. This year, Ben brought along grapevine wreaths and dried flowers and fruits from the farm for the members to design a wreath specifically for their own home. An enjoyable evening for all.

On Feb. 10, the Medway Garden Club will create a Valentine's Day craft project, and new members are always welcome. Meetings are held on the second Tuesday of each month at 5:30 p.m. at the Medway Senior Center.

The Club maintains a Facebook Page and can be reached by email at medwaymagardenclub@gmail.com.

Millis Lions Club's 45th Annual Big Game Breakfast on Feb. 8

On Feb. 8, the Millis Lions Club will host its 45th Annual Big Game Breakfast, from 8am to noon at the St. Thomas Large Hall located at 974 Main St. in Millis.

The all-you-can-eat breakfast consists of pancakes, ham, eggs, biscuits & gravy, home fried potatoes, a variety of juices, coffee and tea.

Kids under 6 eat free and kids 7-18 eat half price when they bring a parent.

Visit their website, www.millislionsclub.org to learn more about placemat ads and breakfast pricing, and to learn more about the Lions, how they serve your community, and how you too can become a Lion.

Medway's annual census and street listing form is out

The Town of Medway is conducting its annual census, as required by Massachusetts General Laws (Chapter 51, §4). This street listing confirms residents as of Jan. 1, 2026, and helps keep voter and municipal records accurate.

What to do when the census arrives: (1) Review the form; (2) update, add, or correct any information as needed; and (3) return it promptly (within 10 days).

Town Hall hours are: Mon,: 8 a.m. to 5:30 p.m. Tues. to Thurs.: 8 a.m. to 4:30 p.m. Fri.: 8 a.m. to 12:00 p.m.

For more information, contact the Town Clerk's Office at 508-533-3204 or townclerk@medwayma.gov

Source: medwayma.gov

UW-Madison announces fall Dean's List

MADISON, Wis. - The University of Wisconsin-Madison has recognized students named to the Dean's List for the fall semester of the 2025-2026 academic year.

Students who achieve at a high level academically are recognized by the dean at the close of each semester. To be eligible for the Dean's List, students must complete a minimum of 12 graded degree credits in that semester. Each university school or college sets its own GPA requirements for students to be eligible to receive the distinction.

Named to the list is Brendan Mey of Medway, who is in the College of Letters and Science.

To view an online listing, visit https://registrar.wisc.edu/deanslist/.

Local Business Owners: Don't Overlook Retirement Plans

Mark Freeman, CEPA

FINANCIAL FOCUS®
Provided by Edward Jones

If you're a local business owner, you're juggling many priorities: growing revenue, managing expenses, supporting your team and planning for your own future. What if one tool could help with all these goals?

A workplace retirement plan might be that solution and can, directly or indirectly, offer benefits that extend beyond simple savings.

Double the tax advantages. Starting a retirement plan can deliver immediate tax advantages. For the business, employer contributions are tax-deductible. And as a participant in your company plan, your pretax salary deferrals are excluded from income taxes; your investments within the plan are tax-deferred until distributed. Many plans now offer Roth options that allow tax-free withdrawals in retirement.

Local businesses may also qualify for federal tax credits that help offset startup costs, employee education expenses and plan administration fees. Additional credits may be available for auto-enrollment features and employer contributions made during the plan's first five years.

A competitive edge in hiring. In today's labor market, offering a retirement plan can differentiate your business from competitors and help improve employee retention.

Many plans also provide access to financial education tools and resources, helping your employees make informed decisions about saving, investing and planning for retirement. This support can lead to greater employee satisfaction and productivity, contributing to a positive work environment for your business.

More flexible than state-sponsored options. If you live in a state requiring an employee retirement program, you might be considering a state-sponsored plan. While these programs can provide a starting point, they typically offer fewer investment options, lower contribution limits and limited design flexibility.

Establishing your own workplace retirement plan lets you customize features for your business needs to control administrative costs, set contribution limits and offer employees a wide range of investment options. This added control in plan design can lead to better outcomes for your business and your employees.

Reducing a hidden risk in your own retirement planning. Business owners often have as much as 80% of their net worth tied up in their businesses, according to the Exit Planning Institute. While that demonstrates commitment to success, it also creates significant financial risk to the owner.

Relying solely on a future business sale to fund your retirement can be precarious. Market shifts, timing challenges or limited buyer interest could derail those plans. By building personal assets through your employer-sponsored retirement plan, you can gain financial flexibility and reduce the risk of having your retirement lifestyle depend entirely on one event.

Getting started. With various retirement plan options available, determining which one fits your business best can feel overwhelming.

A qualified financial advisor can help you navigate these decisions, explaining the trade-offs between different plan types and identifying which option best suits your unique situation. They can also help you understand eligibility requirements and ensure the plan you choose aligns with your business goals and personal financial objectives.

Starting a workplace retirement plan represents an investment in your future, your employees and the long-term success of your business.

Contact Mark today to discuss this topic or any of your financial goals.

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Clear the Clutter and Start Fresh This Winter!

Business spotlight

Winter's quieter months invite us to slow down, spend more time indoors, and finally tackle the clutter left behind by a busy holiday season — with help from Affordable Junk Removal. It is a natural time to give your home some extra attention by clearing out unused items and reclaiming everyday spaces. "Life is hectic, we are all so busy in our daily lives that we don't notice how quickly we are being overrun with junk," said Jason Schadler, who founded the business in this area 20 years ago. "It's nice to park your car in the garage during the cold months, but maybe you need to make room there first, and we can help with that."

With Affordable Junk Removal, you can rent a dumpster or have their Junk Removal Professionals come to haul away items that have been gathering dust and taking up precious space. Setting a New Year's resolution to clean up a neglected basement or attic is a great start. Sometimes the biggest challenge is not knowing where to begin with cleaning out your home and that is where Affordable can assist you.

"You can load your own dumpster or have our truck guys do all of the work for you," Schadler explained. "And rest assured, we don't just take everything to the landfill. We try and recycle as much as possible. Clothing and household items are donated to local organizations that help our friends and neighbors. That keeps them out of landfills, gives them a new life, and helps us keep our prices down. We're always looking for ways to be more cost effective because customers appreciate our reasonable prices."

Changes in legislation have made it increasingly more difficult to dispose of certain items, like mattresses, for example. It is a state law that most textiles and mattresses must be recycled. "Finding places to take mattresses is a challenge and the fees for disposal have gone through the roof," said Schadler. Items like these carry a separate recycling fee that the commercial transfer stations charge because of how labor intensive that recycling is. "People are usually shocked at the cost, and we find ourselves educating the customer as to why these fees exist. Here at Affordable, we view ourselves as an avenue our clients can turn to when they have these items and want them disposed of legally, safely and properly."

Affordable has many repeat customers. "When people call, they reach me, not some automated corporate call center," he said. "They know me and the crew and trust us. We do a great job and are fast, efficient, and reliable. We come when we say we will and if anything unexpected comes up, we communicate. We live here too, we are your friends and neighbors. We sponsor your little league teams and run into you at the grocery store. We are your local guys." A quick look at the many years of positive online reviews attests to this.

For more information, visit AffordableJunkRemoval.com. For an estimate or appointment, call or text (774) 287-1133.

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Medway Police issue statement about fatal motor vehicle crash

On Jan. 15, the Medway Chief of Police William H. Kingsbury issued the following press release.

"An unidentified adult male was killed this morning [Jan. 15, 2026] following a motor vehicle crash on Summer Street in Medway. The cause of the crash is under investigation.

"At approximately 8:50 a.m., a single vehicle traveling northbound near Amelia Drive left the roadway and crashed into the front yard of a residence at 26 Summer Street. The vehicle subsequently caught fire. Two bystanders intervened, entering the area of the burning vehicle, and removing the lone occupant to a safe location away from the flames.

"Medway Fire/EMS and Medway Police responded to the scene. The male operator was transported by ground ambulance to Milford Regional Medical Center, where he was later pronounced dead.

"The Massachusetts State Police Collision Analysis and Reconstruction Section (CARS) was requested and is investigating the circumstances surrounding the crash. Medway Police Detectives are working to identify the victim. No additional information will be released at this time pending positive identification and notification of next of kin."

Source: www.medwayma.gov

Millis Public Safety Log

Sudden deaths, vandalism

According to safety logs, between Dec. 16 and Jan. 15, the Millis Police and Fire Department spent the majority of its time on calls related to motor vehicle stops and violations, car crashes, general traffic control, alarms (burglar, master box, carbon monoxide), suspicious activity, lost/found property, larceny/forgery/fraud, general complaints, and assisting citizens.

This is not meant to be an exhaustive list. Entries of note include:

Dec. 16 at 10:32 p.m., Milliston Rd., suspicious activity
Dec. 19 at 3:51 a.m., Ticonderoga Ln., complaint
Dec. 19 at 12:18 p.m., Middlesex St., fire/other
Dec. 21 at 6:02 p.m., Union St., assault
Dec. 22 at 6:01 p.m., Pleasant St., vandalism
Dec. 23 at 7:42 p.m., Curve St., suspicious activity, arrest made
Dec. 25 at 10:22 p.m., Dover Rd., carbon monoxide alarm
Dec. 29 at 2:18 p.m., Castle Rd., sudden death
Dec. 30 at 5:02 p.m., Dover Rd., larceny/forgery/fraud
Dec. 31 at 3:14 p.m., Exchange St., complaint
Jan. 2 at 5:37 a.m., Spring St., carbon monoxide alarm
Jan. 2 at 10:27 p.m., Milliston Rd., suspicious activity
Jan. 8 at 9:14 a.m., Lansing Way, larceny/forgery/fraud
Jan. 11 at 11:17 p.m., Middlesex St., suspicious activity
Jan. 13 at 2:37 p.m., Exchange St., soliciting
Jan. 15 at 3:11 a.m., Henry Way, sudden death

Source: Millis Police Department

Meet Medway's new library director on Feb. 3

0The Medway Public Library is inviting everyone to meet its new Library Director Ivana Aguilar. The "Meet the Director Mingle" will take place on Tues., Feb. 3, from 5:30 p.m. to 7 p.m. at the Medway Public Library.

Below is an interview Aguilar did with MPL staff in January.

Tell us about yourself.

I'm Ivana Aguilar! I'm Mexican and El Salvadoran and I am originally from Texas. I moved to Massachusetts in 2021 to pursue my degree in librarianship. I'm a first generation American and the first person in my immediate family to get a masters degree. I'm bilingual and love all sorts of textile crafts. I have an awesome sticker collection!

What brought you to Medway?

I arrived at the Medway Public Library in October 2024 as the Technical Services Librarian. I was elated at having found my dream job of cataloging books all day. The staff and community were kind and welcoming and I knew I had found a wonderful library. I began my tenure as Interim Director in June 2025 out of love for the job, the staff, and the community. It was definitely not in my career plan to ever be a director.

Why did you become a librarian?

I originally didn't think of being a librarian as a career option. I started working at my local library in Texas after graduating college as just a job and fell in love with the work. I am, unsurprisingly, a lover of books, especially fantasy! But librarianship is more than books; it's building community, providing a safe space, and free resources for all.

What do you wish people knew about the Medway Library?

It's an exciting time at the Library! We have a lot of new staff and have created two new full-time positions in programming and circulation. There's a lot of energy and excitement to continue expanding our programming and services to our community.

Ivana Aguilar is the new director at Medway Public Library. Image source: Facebook @MedwayPublicLibrary2053

What are you most excited about in this new role?

When I stepped up as Interim, I made a conscious decision to always put the needs of our patrons and our community first. We're trying out all sorts of programming to find out what the community wants and needs - from Family Movie Day to Color Me Chill to even more quirkier and staff-driven programs like The Society of Bookmark Collectors. We're also expanding the collection by adding world language books for adults and children. We're investing in our Library of Things. There's a lot of community groups, town departments, and stakeholders reaching out to collaborate with the library- and folks are always welcome to email us with ideas! There's a lot to be excited about!

What do you recommend folks check out from the library?

Dragons Love Tacos is available in both English and Spanish! I'm practicing for my debut at a future bilingual story hour.

Submitted by Medway Public Library

Medway residents named to Saint Anselm's Dean's List

Saint Anselm College has released the Dean's List of high academic achievers for the first semester of the 2025-2026 school year. To be eligible for this honor, a student must have achieved a grade point average of 3.4 or better in the semester with at least 12 credits of study which award a letter grade. This semester there were a total of 702 students from 25 states, the District of Colombia, and 3 countries.

The Dean's List for the fall 2025 semester at Saint Anselm College include Medway residents Evan Monaghan, a Business major; and Chloe Tegelaar, a Community and Public Health major.

Submitted by Saint Anselm College

'Coffee and Conversations' on Feb. 21

Coffee and Conversations will be held at the Millis Public Library on Feb. 21 from 10 a.m. to 11:30 a.m. The topic will be "Less Debate, More Understanding." All political perspectives are welcome and respected.

Future dates include March 21, April 25, and May 16.

This event is not sponsored by the Millis Public Library.

Millis Council on Aging Upcoming Events

Located at 900 Main Street, Millis
(508) 376-7051
Hours: 8:30 AM- 4:00 PM, Monday, Tuesday, Wednesday and Thursday
8:30 AM- 12:30 PM Friday
Monthly Newsletters can be found at the Senior Center, Town Hall, and the Millis Public Library.

TECH TIME Drop-In Help for computers & smartphones!
Esther Davis of the Millis Public Library will be here to help.
Tuesday, February 10 at 12:00 PM

COA LIBRARY LUNCH BUNCH
Join Patsy Divver and Sandra Scott of the Millis Public Library for this monthly event to discuss new authors and books to read!
Thursday, February 26 at 12:00 PM.
Sign up (508) 376-7051

LUNCH & LEARN: Solo Agers: What You Need to Know. Elder Law Attorney Jay Marsden of Marsden Law PC will explore what solo agers need to consider when it comes to planning for their future.
Tuesday, February 24 at 11:00 AM. Sign up for lunch (508) 376-7051. Free.

PIZZA AND PREVENTION with the Millis Fire Department
Monthly informative and fun program about fire prevention and life safety. Pizza served courtesy of the Friends of the Millis COA.
Monday, February 9 at 11:30 AM. Free. Sign up: (508) 376-7051

ART with AMY ADAMS
A fun afternoon of creative guided painting on canvas. All materials provided. No experience necessary.
Tuesday, February 10 & March 10 at 1:00 PM
Cost: $3.00 each class. Sign up (508) 376-7051

Lansing Millis Legacy Award Nominations Now Open. Nominate an adult, age 60-plus, for their outstanding volunteer efforts on behalf of Millis residents and the Town. Call the Millis COA for an application or visit millisma.gov/council-aging. Applications due April 1. Award to be presented in May. Past awardees (L-R): Richard Posklensky, Chris and Jim McCaffrey, Bert Lannon, Jr.

Millis Garden Club first photography exhibit well-received, ends Feb. 15

A racoon family hiding in a tree hole was the runaway favorite photograph chosen by viewers of the Millis Garden Club's first annual garden photography exhibit. Currently still on exhibit in the Roche Room of the Millis Public Library, the first two weeks of January focused primarily on individual lifeforms found in a garden: insects, birds, animals, and single plants or small groups of plants. The last two weeks of January focused more on larger garden scenes. From Feb. 1-15, the exhibit will include those photographs which were viewers' favorites.

The Millis Garden Club extends its gratitude to the staff of the Millis Public Library for their assistance in making the exhibit a success and to the residents of Millis who shared their photos or allowed their gardens to be photographed. Some photographs are available for reproduction and interested parties may leave their names on a clipboard at the exhibit for further information.

If you live in Millis, consider taking photos of your garden this coming season and join us next January.

Submitted by the Millis Garden Club

The b.LUXE ***beauty beat***

Low-Maintenance Beauty Is the New Luxury

Luxury used to mean more. More steps, more products, more time in front of the mirror. But lately, something has shifted. Today's most sought-after beauty trend isn't about excess. It's about ease. Low-maintenance beauty has officially become the new luxury, and it's one busy women are happily embracing.

Low-maintenance beauty is about creating a fuss-free baseline that works effortlessly for you, a look that falls into place each morning. A great haircut that grows out beautifully. Hair color that looks polished weeks later. Skin that glows without layers of makeup. These aren't shortcuts—they're smart investments. When your routine becomes as simple as a quick hair fluff, face wash, moisturizer, and five-minute makeup, you suddenly have an extra 45 minutes in your day for what truly makes you feel beautiful: family moments, a good book, a workout, or whatever brings you balance.

The shift is everywhere: skincare focused on barrier repair and hydration rather than aggressive routines, makeup designed to enhance rather than mask, haircuts and color that allow more grace between appointments. Even wigs and toppers are being embraced in mainstream beauty for convenience and confidence. The goal isn't to do less because beauty doesn't matter—it's to do less because life is full, and beauty should support it, not complicate it.

Ready to get your time back? Here are our favorite low-maintenance services and products that make it happen.

Power of 3 Facial

The Power of 3 Facial combines dermaplaning, extractions, and a customized peel to transform your skin in one appointment. By eliminating facial hair and creating a smooth canvas, your skincare products absorb better and makeup glides on flawlessly, giving you a more even, polished look that lasts throughout the month. This treatment helps new skin rise to the surface without harsh chemicals, excessive downtime, or pain. Using a specialized surgical blade, the top layer of dry, dead skin cells and fine vellus hair (peach fuzz) are carefully removed, freeing your face of debris. A light steam, T-Zone extractions, a customized brightening peel, and a soothing mask complete this anti-aging game-changer. The result? Smoother, more radiant skin, better product absorption and easier makeup application.

Product Recommendation: GM. COLLIN *PEEL TONER EXFOLIANT* - Gently eliminate dead skin cells and reveal a radiant, even complexion with this daily leave-on liquid exfoliant. Sweeps away dead skin cells and impurities, regulates excess sebum, smooths skin texture, reveals a brighter, more even complexion, and tightens the appearance of pores while hydrating and softening the skin.

Low-Maintenance Hair Color

Low-maintenance hair color is all about creating beautiful results that grow out gracefully, giving you more time between salon visits. These techniques use softer color placement to eliminate harsh regrowth lines and keep your look fresh for months.

Lived-In Color Techniques Balayage, root smudging, and shadow roots create a natural, sun-kissed look that can extend 10-12 weeks between appointments instead of the typical 6-8 weeks. Root smudging and shadow roots involve applying a darker tone at the base to create a seamless transition and softer grow-out. Between full services, a color balance appointment refreshes your color by blending retouched roots from mid-length to ends, adding shine and moisture without requiring a complete highlight or balayage.

Grey-Blending Grey-blending is a game-changer for embracing natural silver while maintaining depth and softness. Instead of covering grey completely, this technique uses strategically placed highlights and lowlights to blend grey hair with your natural or desired tone. The multi-tonal result creates a forgiving grow-out that eliminates harsh root lines and gives you months between touch-ups while keeping your hair looking dimensional and refined.

Product Recommendation: *Kerasilk Hydrating Essence Brightening Shampoo* - This lightweight, rinse-out treatment delivers instant, deep hydration while locking in shine for a healthy, polished finish.

Soft Layers and Styles That Hold Their Shape

Modern haircuts emphasize soft, textured layers that create natural movement and volume without requiring extensive styling. These cuts are designed to air-dry beautifully or need just a quick blow-dry to fall into place. Styles like long layers, textured bobs, and shaggy cuts work with your hair's natural texture rather than against it, reducing your reliance on flat irons, curling wands, and round brushes. The key is precision cutting that considers your hair's growth pattern, density, and natural wave, creating a shape that looks intentional and polished as it grows.

Product Recommendation: *Goldwell Air Dry BB Cream* - The Goldwell StyleSign Smooth Air-Dry BB Cream is a nourishing hair cream that helps to combat frizz while providing the hair with light hold and a soft shine, no matter what texture your hair is! This styling cream is ideal for air-drying your style, but can also be used for blow-drying to help you create a stunning blow-out every time.

Professional Beauty Products Extend the Life of Your Service

The right beauty products can double the life of your salon and spa services. For hair, color-safe sulfate-free shampoos preserve vibrancy and prevent fading, while dry shampoo extends blowouts by absorbing oil and refreshing volume between washes. Heat protectants shield hair from styling damage, and leave-in treatments maintain moisture and shine. For skincare, professional-grade cleansers, serums, and moisturizers work deeper than drugstore options to maintain the clarity and glow you get from treatments like the Power of 3 Facial. Daily SPF is essential for protecting your skin investment and preventing sun damage. Strategic product use means fewer salon visits, less heat styling, healthier hair, and skin that stays glowing longer.

Your stylist or esthetician can recommend professional products tailored to your specific needs, maximizing every service and keeping you looking your best.

Beauty that works as hard as you do? That's our goal. ***Now go enjoy those extra 45 minutes!***

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State Officials Issue Annual Reminder on Open Burning Season

Fire Safety, Environmental Health, and Injury Prevention are Top Concerns

STOW—Massachusetts' fire and environmental leaders are reminding residents to use caution, care, and common sense if they plan to burn certain agricultural waste during open burning season, which runs from January 15 to May 1.

State Fire Marshal Jon M. Davine, Commissioner Bonnie Heiple of the Massachusetts Department of Environmental Protection (MassDEP), and Chief Fire Warden David Celino of the Department of Conservation and Recreation (DCR) said restrictions on open burning are imposed at the state and local levels.

"Open burning season applies only to specific types of fuel and is always limited based on the daily fire hazard, environmental concerns, and location," said State Fire Marshal Davine. "Even where burning is authorized, you must have a permit from your local fire department and you must be able to extinguish the fire on a moment's notice. Please make safety your priority when burning."

"Improper open burning creates safety risks and can harm air quality," said MassDEP Commissioner Bonnie Heiple. "Only burning approved natural materials — like driftwood and prunings — and burning on 'good air days,' when pollution levels are low and air circulates well, ensures these fires can be managed safely."

"Massachusetts residents have seen just how quickly outdoor fires can grow out of control," said DCR Chief Fire Warden Celino. "We encourage everyone to exercise caution - don't risk a fire that puts you, your home, or your community at risk. Burn only approved materials, always get a permit from your local fire department, and ensure that any fire is extinguished properly and completely."

These restrictions are authorized by 310 CMR 7.07, which sets baseline requirements based on air quality and allows for "no burn" days; MGL chapter 48, section 13, which prohibits any open air fire unless a permit is issued; and the Massachusetts Comprehensive Fire Safety Code, which gives local fire chiefs the authority to impose additional limits.

Open burning is prohibited year-round in the cities and towns of Arlington, Belmont, Boston, Brookline, Cambridge, Chelsea, Chicopee, Everett, Fall River, Holyoke, Lawrence, Lowell, Malden, Medford, New Bedford, Newton, Somerville, Springfield, Waltham, Water-

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Living Healthy

World-Class Eye Surgery Closer to Home:

Why the Cataract Surgery Center of Milford Is Special

By: Roger M. Kaldawy, M.D.

For patients facing cataract surgery, choosing where to have the procedure can feel overwhelming. Many assume the best care requires traveling to a major academic hospital in Boston. In reality, some of the most advanced, safest, and most patient-centered cataract surgery in Massachusetts is happening right here at the Cataract Surgery Center of Milford, operated by Milford Franklin Eye Center.

Milford Franklin Eye Center has served the community for more than four decades, earning a reputation for comprehensive care grounded in continuity, accessibility, and physician involvement. Unlike practices that rely on rotating or visiting surgeons, the ophthalmologists here most of them live and they all work in the community, provide emergency coverage, and care for patients before, during, and after surgery. That continuity is a key reason patients trust them.

A major distinction of the Cataract Surgery Center of Milford is that surgery is performed in a fully licensed, Medicare-certified, and QUAD A-accredited ambulatory surgery center—not a standard office. This distinction has important safety and financial benefits.

Office-based cataract surgery often requires patients to pay out-of-pocket office use fees. This is because many insurance companies decline coverage for office-based surgery because of safety concerns for surgeries performed outside accredited centers. At the Cataract Surgery Center of Milford, this is not a concern: these charges are covered by insurance. The center meets strict standards for sterility, anesthesia, staffing, infection control, and emergency preparedness—comparable to hospitals—ensuring patient safety and avoiding unexpected costs.

Patients are encouraged to ask questions when referred for cataract surgery. They should ask their optometrists whether the ophthalmologist performs surgery in an accredited center or an office, and whether any commercial relationships may influence the referral. Transparency helps patients make informed decisions about safety and cost.

The center is also a regional leader in innovation. It was among the first in Massachusetts to adopt laser-assisted cataract surgery and advanced premium intraocular lenses, helping many patients reduce or eliminate dependence on glasses. More recently, it became the first in the state to implant the Clareon PanOptix Pro trifocal lens, a next-generation implant providing sharp vision at near, intermediate, and distance ranges.

The center also leads in glaucoma care as well. It was the first in the region to offer Direct Selective Laser Trabeculoplasty (DSLT), which delivers laser energy without touching the eye, making treatment faster, more comfortable, and precise while maintaining a strong safety profile. With this laser, patients often reduce or eliminate daily eye drops. The center was also the first in New England to use iDose TR, an advanced treatment that delivers sustained-release medication for cataract patients, a milestone covered in a Channel 5 news story.

The center was also the first to install the Unity Cataract System, a fully integrated surgical platform that combines imaging, fluidics, and phacoemulsification in one system. This allows surgeons greater control, consistency, and efficiency, improving safety and outcomes.

The center remains deeply patient-centered. Cataract surgery is typically performed using topical anesthesia—eye drops rather than injections—combined with gentle IV sedation. Patients are awake but comfortable, and follow-up care is provided by the same surgeons who performed the procedure, reinforcing continuity. Compare this to the sad and scary situation of office-based surgery, where only a pill is given and additional sedation cannot be administered due to the lack of IV access and no anesthesiologist present.

The Cataract Surgery Center of Milford offers a rare combination: hospital-level safety standards, cutting-edge technology, transparent insurance coverage approved by all insurers, and local care. Patients do not need to travel far, go outside their insurance network, or pay out-of-pocket fees to receive exceptional cataract and glaucoma treatment. For many in Milford and surrounding communities, world-class eye care is not only accessible—it is right here at home.

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BURNING SEASON

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town, West Springfield, and Worcester.

In the remaining communities, open burning season runs from January 15 through May 1 with the following limitations. Local fire departments may deny a permit or set additional limitations if circumstances make open burning hazardous.

Only certain agricultural waste may be burned. This includes brush, cane, driftwood, residential forestry debris, fruit tree and bush prunings, raspberry stalks, infected bee hives, trees and brush from agricultural land clearing, and fungus-infected elm wood if no other acceptable means of disposal is available. It is unlawful to burn leaves, grass, hay, stumps, tires, household trash, construction materials, demolition debris, or brush, trees, cane, or driftwood from commercial or industrial land clearing.

Open burning may only be conducted:

- With a permit issued in advance by the local fire department;
- Between 10:00 am and 4:00 pm;
- At least 75 feet from all dwellings and without causing a nuisance;
- As close as possible to the source of material being burned; and
- When it will not cause or contribute to a condition of air pollution.

Persons who burn unlawfully or allow a fire to grow out of control could be held liable for firefighting costs or face fines or even jail time.

Open Burning Safety

- An adult should tend to the fire at all times and keep tools to extinguish it close by.
- Burn small amounts at a time.
- Never use gasoline, kerosene, or other accelerants to start the fire.
- Don't wait for the fire department to tell you that it has become unsafe to burn: put the fire out if winds pick up or the weather changes. Most fires get out of control during sudden wind changes.
- If the fire gets out of control, call the local fire department right away.

Pet of the Month

Meet Pooka & Chance – Two Shy Souls Ready to Blossom

Pooka and Chance are an adorable bonded pair of 11-year-old ladies who found their way back to us after their beloved owner passed away. These two senior sweethearts are gentle, loving souls who just need time, patience, and kindness to truly shine.

At first, Pooka (a sleek black panther) and Chance (a beautiful tabby) were understandably scared, they would hide and only allow pets in their "safe spots." But with patience, consistency, and a little love, they've started to open up in the most heartwarming ways.

Chance was the first to come out of her shell. She now enjoys gentle pets, seeks out affection, and even "talks" to her foster when she's happy. She's learned to trust and now looks forward to spending time with her human.

Pooka is a bit more reserved, but she's equally full of love once she feels safe. She follows her sister's lead, watching carefully before deciding to join in for pets or playtime. When she's really comfortable, she'll even roll over for a belly rub especially when she's up in her favorite cat tree throne!

Both girls love treats, sparkly puff balls, and playing together especially at night when they become little explorers, batting toys and watching the world outside the window. While they're not lap cats (yet!), their progress has been incredible, and seeing them grow braver each day is truly rewarding.

Pooka and Chance are looking for a quiet, patient, and understanding forever home where they can continue to build confidence and enjoy life together. With time, love, and trust, they'll show you just how sweet and special they really are.

Adoptions are by appointment only. If you have an interest in meeting Pooka & Chance, please fill out our online adoption application (https://www.shelterluv.com/matchme/adopt/MWHS/Cat).

Sports

Millis Boys Hoop Team Aims To Keep Improving

By KEN HAMWEY
Staff Sports Writer

Connor Moroney, who's in his first year as the boys' basketball coach at Millis High, set three goals at the start of the season and he believes they're not only realistic, but also very likely to be achieved.

"We want to compete for the Tri Valley League Small Division championship, qualify for the state tournament and strive to improve from week to week," said Moroney, who previously was an assistant coach for three seasons at Franklin High, which won the Division 1 state crown last year.

"Our goals are realistic because of a variety of team strengths," Moroney offered. "We've got talent, experience (nine returnees), depth and a solid basketball IQ. Other plusses are we're skilled, and we have a team-first attitude, a competitive nature, and capable leadership."

The Mohawks, who opened the season by defeating Northbridge, Bellingham and Norton, had a 4-5 record at Local Town Pages deadline.

"The start of the season has been a valuable learning experience for our group," Moroney said. "Our focus remains on improving every day, staying together, and continuing to build."

Although the Millis job is Moroney's first as a varsity head coach, he's acutely aware of the valuable training he got while working in Franklin for C.J. Neely. Moroney was Neely's freshman coach during the 2022-23 season, then served as a varsity aide the last two years.

The 28-year-old Moroney has incorporated three elements of Neely's style and he's sure they'll be very helpful in reaching his objectives at Millis.

"Coach Neely built positive relationships with his players, he cultivated a competitive environment every day and he strived to help his players reach their potential," Moroney emphasized. "To be on the staff for the title run was an incredible experience. I'm grateful to have coached with C.J. who did everything in a positive way."

The Mohawks' two captains — senior guard Sean Ryan and junior point guard Franco Barisano — personify a positive atmosphere, leading by example, communicating effectively and being supportive.

"Sean is poised, skilled on offense, can shoot the three and drive to the hoop," Moroney said. "A talented all-around player, he relies on a high basketball IQ. Franco brings a competitive edge to the team. He also has a good hoop IQ, can score, has good instincts and is strong on the defensive end."

Senior Jason Fournier is a combo-guard who's a key contributor. "Jason is a confident shooter who can drive and play off the ball," Moroney noted. "Very athletic, he's also a strong defender."

A pair of junior forwards handle the frontcourt duties. They include Harrison Loer (6-2) and Lincoln Hart (6-3).

"Harrison is a team-first player who can rebound and finish in the paint," Moroney said. "A good athlete, he can run the floor and is a capable mid-range shooter. Lincoln is confident on offense and able to score in the paint. He's a capable rebounder who knows how to get position."

Junior Hayden Leach is a combo guard who serves as the sixth man. "Hayden is competitive, has a good basketball IQ and a high motor," Moroney noted. "Able to drive to the hoop, he's an effective catch-and-shoot three-point shooter."

A tri of guards — juniors Thomas Grattan and Chad Saghbini, and sophomore Dillon FitzGerld — are athletic and work hard. "They're eager to contribute, have team-first attitudes and are smart players," Moroney said.

Juniors Owen Caulfield and Noah Ryan, and sophomore Nathan Sumner, provide frontcourt depth. "They're also eager to contribute, they put the team first and are very instinctive," Moroney added.

Three assistants comprise Moroney's staff and they include Rob Mosher (varsity aide), Anthony Manzello (jayvee coach), and Greg Dickerson (middle school coach). "They relate well to the players, are dedicated and we all work well together," Moroney said.

Moroney's background has close links to the Hockomock League, which is considered one of the top-notch conferences in the state. The Easton native played basketball and football at Oliver Ames and later was an assistant jayvee coach at Oliver Ames before joining the basketball staff at Franklin. He and his wife live in North Attleboro.

At Oliver Ames, Moroney was a league all-star in football, playing linebacker and running back. He also played point guard in basketball and was a captain in both sports his senior year. As a sophomore in football, he competed on a team that finished 10-1 and won the division title. As a junior in basketball, Oliver Ames won the Hockomock League's Davenport Division crown

After graduation, Moroney enrolled at the University of New Hampshire where he majored in health and physical education. After he graduated in 2020, he was hired to teach physical education in the Norwood school system.

Moroney's coaching philosophy aligns with Neely's, focusing on reaching one's potential and building strong relationships. "If our players can be the best version of themselves, then winning will be the by-product," he said. "And, it's important that they learn life lessons from athletics. Lessons like overcoming adversity, being resilient, being good teammates and leaders and willing to accept responsibility and to be accountable."

Connor Moroney has set realistic goals in his first year as Millis' boys basketball coach. Courtesy photo

Last year, Millis finished with a 9-13 record and split two games in the playoffs. Moroney no doubt would like to improve on that and see his team continue to develop their skills and rely on good habits on both ends of the court.

"We've got a selfless group and hopefully that quality will make it difficult for opponents to defend us," he said.

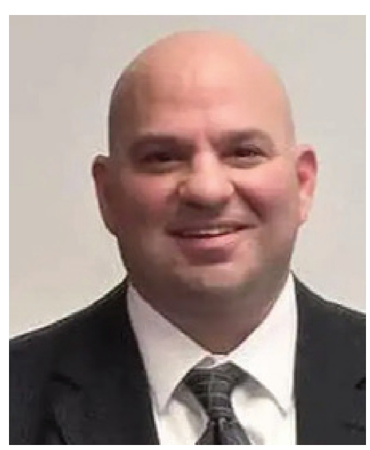
Millis' players have bought into Moroney's approach and the partnership no doubt will strengthen considerably by the time playoff basketball arrives.

Funds set up for LaPorta family of Uxbridge

The Uxbridge Police Department has set up an account at Savers Bank to benefit the family of Uxbridge Police Officer Stephen LaPorta who was killed in the line of duty on Jan. 7, 2026.

The account name is "LaPorta Family Trust." Donations can be made at the bank or dropped off at the Uxbridge Police Station.

A separate fund was set up with The Greg Hill Foundation; this fund accepts online donations and, at press time, had raised $75,281.61 surpassing its original goal of $20,000. That fund can be found at https://giving.classy.org/campaign/758284/donate


Uxbridge Police Officer Stephen LaPorta was killed in the line of duty on Jan. 7, 2026. Funds have been established to help his survivors.
Photo source: www.thegreghillfoundation.org

Sports

How to Max Out Your 401(k) in 2026 (New Limits are Higher)

In 2026, the maximum contribution limits for 401(k) plans have increased, giving you an excellent shot at maximizing your retirement savings.

Since the early 1980s, 401(k) plans have helped millions of employees save more for retirement. And in 2026, the IRS just handed you a big break with higher contribution limits. Why does this matter? In an era of increased longevity, rising health care costs, and uncertainty surrounding the future of Social Security, maximizing your 401(k) is more than a savvy move. It is a foundational strategy for securing your financial independence, managing retirement costs, and building a lasting legacy for your heirs.

Why maxing out your 401(k) matters more than ever in 2026

During the years leading up to retirement, you've probably pictured what retirement will look like for you — traveling the world, spoiling the grandkids or simply sleeping in without worrying about setting the alarm clock. However, these dreams require a strong financial foundation to become a reality.

With the new 2026 contribution limits, you can stash away more pre-tax dollars, letting your money grow tax-deferred through the magic of compounding.

But it's not just about the numbers. As inflation erodes the value of personal savings, the cost of living continues to rise significantly; for instance, food prices jumped 23.6% between 2020 and 2024. Health care expenses present a similar challenge, with the latest Health System Tracker data showing that annual per-person health spending reached $14,570 in 2023. And what about Social Security? In 2026, it might cover basics, but not the lifestyle you want.

Maxing out your 401(k) gives you a buffer against these realities. More savings also means less burden on your kids or grandkids. In short, it's about building a future where you can thrive, not just survive.

2026 401(k) contribution limits

The IRS bumped up the standard employee contribution limit for 401(k)s to $24,500 in 2026 (up $1,000 from 2025). That's real money that grows tax-deferred. If you're age 50 or older, add in a $8,000 catch-up for a total of $32,500. Plus, thanks to SECURE 2.0, if you're age 60 to 63, you get a super catch-up of $11,250, pushing your max to $35,750. Include your employer match on top of your contributions, and the overall limit hits $72,000 or more with catch-ups.

A heads-up for high earners with over $150,000 in 2025 wages: Your catch-ups must be Roth (after-tax) starting in 2026. It means paying taxes now, but you'll get tax-free withdrawals later.

Read: The 2026 Retirement Catch-Up Curveball: What High Earners Over 50 Need to Know Now.

How to hit the max in 2026

No, you don't need to be rich to hit the max contribution limits in 2026. Discipline beats income. Here's a few tips to get you started:

Know your plan inside out: Just like you'd familiarize yourself with a savings account or CD, understand the ins and outs of your 401(k). Visit your provider's website or talk with HR to check your company match, fees and investment choices. Understand your investments and consider diversifying for greater flexibility and growth opportunities.

Crunch the numbers: Let's say your salary is $100,000. If that's the case, you'll want to set aside around 24.5% out of each paycheck to maximize your 401(k). That might seem like a lot at first, so you may prefer to start with a lower percentage that feels more doable. Also, many retirement plans include an auto-escalation feature, which gradually bumps up your contributions by 1-2% each year, making it easier to save more without having to think about it.

Take advantage of free money: If offered by your plan, employer matching is essentially like a raise. Make it a priority to contribute enough to receive your full employer match. For instance, if your employer matches 50% of your contributions up to a certain limit, maximizing your contributions can significantly add to your retirement fund.

Dollar-cost averaging and front-load strategies: When choosing how to best contribute to your 401(k) in 2026, you may have two primary strategies, depending on your plan: dollar-cost averaging and front-loading. Dollar-cost averaging involves spreading out your 401(k) contributions evenly throughout the year. This makes it easier to budget each month and also helps soften swings in the market. On the other hand, if you receive bonuses or additional income, front-loading your contributions can provide more time in the market for your investments to grow and your money to compound.

A power move for people age 50 and up: If you're 50 and older or between the ages of 60 and 63, you have the opportunity to maximize your retirement savings significantly through catch-up contributions. This extra amount can have a tremendous impact on your savings, especially if you're nearing retirement age any time soon.

Choose a Roth or Traditional 401(k): If you anticipate being in a higher tax bracket during retirement, opting for a Roth allows you to pay taxes on your contributions now rather than later. On the other hand, if you'd prefer a tax break now, a

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AAA: Don't Get Caught in the Cold with a Dead Battery

As the region endures winter's frigid grip, AAA is reminding drivers to check their vehicle's battery and charging system to prevent facing a dead battery to start the next cold morning.

A typical battery requires 30% more power to start a vehicle when the temperature reaches 32 degrees. Additionally, a battery can lose up to 50% of its capacity when the temperature approaches zero degrees. This combination of cold-diminished batteries requiring more energy to start a vehicle is why many cars fail to start during cold snaps.

"The recent cold affecting the region could lead to a spike in dead batteries partly due to many vehicles sitting parked for extended periods of time over the holidays," said Mark Schieldrop, senior spokesperson for AAA Northeast. "If your car has been idle for several days, consider starting it and going for a drive before your next essential trip."

The average battery reaches the end of its life between four and six years. As batteries age, they're more susceptible to the impact of cold on capacity and starting power. The only way to gauge remaining life is with a battery test.

AAA offers the following tips to ensure your car will start no matter how cold it gets outside:

Consider having the battery and charging system tested at an AAA Approved Auto Repair facility if your battery is older than three years or you've noticed recent difficulty starting your vehicle in the cold. If you have a dead battery and need a replacement, AAA members have access to mobile car battery replacement;

Short trips might not be enough to keep your battery charged, especially when heating systems cause extra strain in cold weather. If you don't drive often, consider driving the car for at least 30 minutes once or twice a week. It won't fully charge the battery, but it can help;

When you first get in a cold car, make sure all the lights and accessories are turned off. If your car doesn't start on the first try, wait 10-15 seconds and try again;

If your car is likely to sit idle for days at a time, a trickle charger or battery booster pack might be a worthwhile investment.

The same advice applies to owners of electric vehicles, which also come equipped with 12-volt batteries. AAA recommends the following cold-weather tips for EV drivers: EV range can be reduced anywhere from 20 to 50% in subfreezing temperatures. To maximize range in cold weather, keep the vehicle plugged in so the battery is warmed by the cold weather preconditioning and remains at its optimum operating temperature;

Warm the vehicle's cabin when the vehicle is plugged in;

Depending on the vehicle, seat heaters might be more efficient than the heater; and

Drive at moderate speeds to maximize efficiency and reduce battery drain.

Submitted by AAA Northeast

Fox mating season underway, what to expect

Fox mating season is underway in Massachusetts.

From mid-January through February, peaking around Valentine's Day, foxes become more active and vocal as they search for mates. Those eerie, screaming sounds you may hear are a normal part of their communication during this time. After an approximately 52-day gestation, pups (kits) are expected to arrive in the spring. Breeding occurs during these winter months, with both parents helping to raise the kits.

What to expect during mating season:

- Increased Sightings & Activity: Red and gray foxes are on the move, searching for mates and suitable den sites.
- More Vocalizations: Loud, startling screams and calls are common.
- Pair Bonding: Males and females may be seen traveling and hunting together.
- Den Preparation: After mating, foxes locate or prepare dens—often old burrows, areas under structures, or dense brush—for their spring litters.

Seeing and hearing more foxes during that time is normal seasonal behavior. Please give them space and admire from afar.

Source: Facebook, Millis/Medway Animal Control

FINANCIAL

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Traditional 401(k) may be more to your liking. Many individuals choose to have a mix of both account types, which provides a balanced approach as your financial needs evolve.

Stay the course: It goes without saying that staying on top of your retirement goals is important. Checking in on your contributions every quarter can help you stay on the right path. If you receive a year-end bonus, consider increasing your contributions immediately, giving you a head start in 2026. Staying consistent and proactive with your contributions will help you build a strong financial foundation for retirement.

Retirement accounts like 401(k)s are tax-advantaged. That means you can deduct your contributions upfront. However, you'll owe income taxes when you retire and start making withdrawals. At age 73, you'll also be required to take required minimum distributions or RMDs.

So, not only do you need to calculate how much must be withdrawn each year, but you must also pay the tax on the distributions.

Besides that, early withdrawals from your 401(k) can hurt. While tempting, dipping into your retirement funds can put a serious dent (10% penalty) in its long-term growth, even if you eventually pay it back through a loan.

Also, if you leave your job, you can take your 401(k) with you or leave it with your current employer. But forgetting it can be costly: Approximately 32 million Americans have "forgotten" 401(k) accounts, which represents nearly a quarter of all 401(k) assets in the U.S., according to KPP Financial.

Another consideration: Maxing out too quickly. Jeremy Keil with Keil Financial Partners says, "If you max out your 401(k) too early, you'll no longer be putting money in and no longer getting the match." Keil tells of a time when a friend got a large bonus in January and was bragging that he maxed out his 401(k) in January. Keil said, "I bet you don't get a match through the rest of the year." It turns out that's what happened. The friend missed out on the 4.5% company match for the rest of the year, leaving behind $9,000 (on a $200,000 salary). Ouch.

No time like the present

With these higher limits in 2026, there's zero excuse not to take your 401(k) to the next level. Whether you're just starting out or playing catch-up, maxing your 401(k) is one of the simplest, most powerful moves for building real wealth. If necessary, start small, but start now. Your future self will thank you.

Kathryn Pomroy
Contributor

For the past 18+ years, Kathryn has highlighted the humanity in personal finance by shaping stories that identify the opportunities and obstacles in managing a person's finances. All the same, she'll jump on other equally important topics if needed. Kathryn graduated with a degree in Journalism and lives in Duluth, Minnesota. She joined Kiplinger in 2023 as a contributor.

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SAFE Coalition to host Reckless Comedy on Feb. 21

SAFE Coalition is proud to host Reckless Comedy at SAFE Recovery on Feb. 21 at 8 p.m. at 31 Hayward St Suite 2C in Franklin.

Doors open at 7pm, the show starts at 8pm. Come early to meet your fellows in the community and learn more about SAFE. At 8pm we will host the greatest night of comedy happening in Massachusetts, and maybe the entire universe.

Suggested Donation $25. If you don't have it, that's okay! SAFE wants you more than we want your money.

Snacks and refreshments will be provided. We will not be serving alcohol in support of our community members in recovery.

Produced by Liam McGurk (winner of the 2025 Boston Comedy Festival), Reckless Comedy is a "laugh-until-your-sides-hurt" night where no topic is off the table.

The Lineup includes:

- Liam McGurk: 2025 Boston Comedy Festival Winner.
- Jason Cordova: Featured on HBO and Don't Tell Comedy; performs nationwide.
- Alex Giampa: Nationally acclaimed with features on Comedy Central, Reddit, and even recognition from members of Congress.

This is a sober event that will leave you feeling intoxicated with laughter and joy. You work hard—now come take a load off with us. Cackle, cry-laugh, and leave feeling excited to be part of this crazy thing called life.

Join us for an evening of stand-up comedy at its highest technical and artistic level. This show is designed for fans of comedy that makes it hard to catch your breath—and it's created specifically for the sober community, individuals in recovery, and their friends and family.

Real Estate Corner

Recent Home Sale

The 4-bed, 3-bath, 2,126-square-foot house at 6 Rainbow Drive in Medway recently sold for $1,030,000. Image credit: www.zillow.com

Real Estate Corner

Recent Home Sales

Date	Medway	Amount
01/16/2026	30 Broken Tree Rd.	$935,000
01/07/2026	36 Lovering St.	$585,000
01/07/2026	9 Tulip Way	$1.25 mil
12/30/2025	220 Main St.	$545,000
12/29/2025	14 Heritage Dr.	$470,000
12/19/2025	6 Rainbow Dr.	$805,000
12/18/2025	4 Deerfield Rd.	$905,000
12/18/2025	3 Meryl St.	$530,000

Date	Millis	Amount
01/16/2026	73 Orchard St.	$683,000
01/16/2026	2 Greenwood Dr.	$775,000
01/16/2026	2 Gerald Ave.	$784,000
01/13/2026	16 Lexington Ln.	$737,500
12/30/2025	136 Spring St.	$570,000
12/30/2025	20 Lansing Way	$925,000
12/19/2025	7-9 Adams St.	$748,000
12/18/2025	145 Acorn St.	$444,000
12/17/2025	28 Forest Rd.	$560,000
12/15/2025	1 Jameson Dr.	$1.15 mil
12/12/2025	324 Union St. #6	$376,000

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

Free mental health and substance use support available in Millis

Services also available in Medway

Mental health counseling and substance use support is available for Millis residents, at no cost, on Tuesdays from 3 p.m. to 5 p.m., in the Millis Public Library Study Room.

During 20-minute sessions, you can talk confidentially with a licensed clinician, get assessments and personalized support, create a 90-day wraparound support plan, and/or learn about resources and get referrals.

Services are also available at different locations for residents of Franklin, Norfolk, Wrentham, Medway, and Medfield.

To book a session with the SAFE Coalition, follow the QR code or visit tinyurl.com/sched-safe.

Source: www.millisma.gov