

localtownpages Norfolk & Wrentham

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Free to Every Home and Business Every Month

October 1, 2026

Holly Club marks 128 years of service, looks to future

By GRACE ALLEN

It's been a part of Wrentham for more than a century, and now the Holly Club is hoping to attract new members as it continues its legacy of service.

Established in 1898, the Holly Club is a women's service organization whose core membership comes from Wrentham, Norfolk and Plainville.

"We are a group of civic-minded women who work together to volunteer and make a difference in our community," said Michelle Clinch, the club's new president.

The club is part of the General Federation of Women's Clubs, or GFWC, an organization of community-based women's clubs. GFWC members serve their communities through programs that support the arts, protect the environment, raise awareness of domestic and sexual violence against women, and advocate for children. There are over 60,000 club members and affiliated clubs in all 50 states, as well as internationally. The organization is nonpartisan and nondenominational.

Clinch explained that in-

dividual clubs have local autonomy while supporting the GFWC's core principles. "Each club makes decisions about what they want to contribute or how they want to help in their community," she said. "And that could change from year to year."

According to club lore, the Holly Club got its name at an early gathering when the women were discussing what to call their new organization. A centerpiece decorated with holly leaves and red berries caught someone's attention, and one of the women suggested the Holly Club.

A tradition of service

The Holly Club supports a range of community programs and organizations in Wrentham and beyond, noted Clinch. At the monthly meetings, members bring nonperishable items for the Wrentham Food Pantry. Before the holidays, the club runs its "PJs Project," collecting pajamas in sizes requested through the food pantry. Members purchase the pajamas,

HOLLY CLUB

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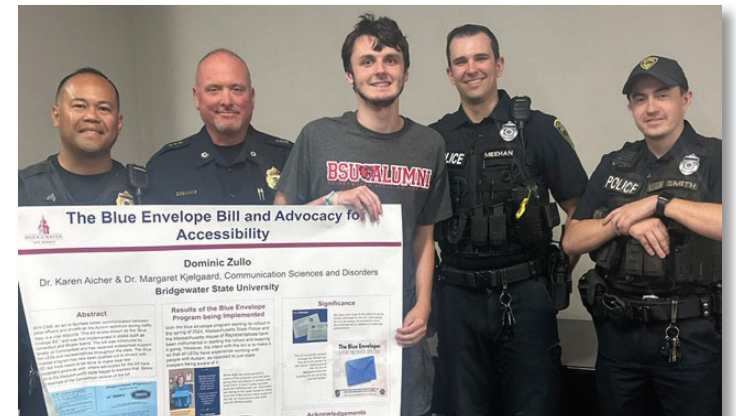
Norfolk advocate helps make Blue Envelope Program state law

By MAUREEN SULLIVAN

A new state law will help police officers better communicate with autistic drivers and passengers should they be pulled over.

The Blue Envelope Program, signed into law in late June, is a free and simple tool for drivers, passengers and law enforcement. According to the ARC of Massachusetts, the Blue Envelope is designed to hold a driver's license, registration and an emergency contact card. It can be placed on the driver's side sun visor and handed to a police officer in the event of a traffic stop.

"The Blue Envelope Program is designed to improve communication between officers and drivers on the



Dominic Zullo, center, with members of the Wrentham Police Department at Zullo's presentation on the state's Blue Envelope Program. (Photo courtesy of the Wrentham Police Department)

spectrum. It is not a get-out-of-jail-free card, but still a helpful tool to facilitate accessible communication, understanding and make the lives of drivers with ASD (Autism Spectrum Dis-

order) safer on the road," said Dominic Zullo, a Norfolk resident and autism advocate who helped get the law passed.

BLUE ENVELOPE

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FALL HOME IMPROVEMENT

Special Guide

LOOK INSIDE!

Federated Church of Norfolk plans a fall full of faith, fellowship and fun

The Federated Church of Norfolk is looking forward to a busy fall filled with worship, music, food, fellowship, and service. The church invites the entire community to join in the many activities planned for the coming months. All are welcome!

Upcoming events, volunteer opportunities, and special services

Beginning on Saturday, October 3rd, the church will bring back its popular **Pancake Breakfasts**, held on the first Saturday of each month from October through May, from 8 to 10 a.m.

The church's **Stone Soup** lunches return on Friday, October 9 from 11 a.m. to 1 p.m. Guests are invited to gather around the table for soup, bread, salad, and cookies. All ages are welcome.

On Sunday, October 11 at 10 a.m., the Federated Church of Norfolk will celebrate **Music**

Sunday as we mark the dedication of the Georgia Jones Music Appreciation Fund. Music has long been an important part of worship and fellowship at the Federated Church of Norfolk. This special Sunday will celebrate that tradition while honoring Georgia Jones, a longtime resident of Norfolk and member of the Federated Church of Norfolk.

Families with young children are invited to **Bible Storytime & Crafts** on Thursday, October 15 at 10:30 a.m. Designed for children up to age 5, this fun morning offers little ones a chance to hear a Bible story, make a craft, and enjoy time together. Parents and caregivers are welcome to join in the fun. Sign up at www.fcon.org.

A **Pumpkin Painting Family Fun Night** will be held on Friday, October 16 at 5:30 p.m. Bring the pumpkin, and we'll provide everything you need to decorate it, plus pizza

and snacks. Sign up at www.fcon.org.

On Saturday, October 17, volunteers from the Federated Church of Norfolk will prepare and serve a hot, nutritious meal for the **Attleboro Soup Kitchen**. Volunteers will gather in the church vestry at 8:30 a.m. to prepare and pack the food before traveling to Centenary Church in Attleboro to serve a meal to more than 60 people. Those unable to volunteer that day can still help by preparing casseroles or providing cookies to be dropped off at the church the evening before. The menu, recipes, and additional details will be announced soon. Sign up will be posted to www.fcon.org soon.

The church's next **Fellowship Friday** will be held Friday, October 30, from 10 a.m. to noon. Stop by for coffee and donuts with Pastor Dan Woodman. The Prayer Shawl group meets at the same time and welcomes

knitters and crocheters of all experience levels—or anyone who simply wishes to enjoy the fellowship.

Save the dates in November

This November, the Federated Church of Norfolk is once again partnering with **The HORSE Restaurant** to support a local organization. This season's partnership will benefit Gilly's House of Wrentham. Simply dine at The HORSE on Mondays in November, and 10% of your bill will be donated to Gilly's House. We are grateful for the continued generosity of The HORSE and for everyone who participates in this community partnership.

The church's annual **Holly Fair** will be held on Saturday, November 14, from 9 a.m. to 2 p.m., featuring local vendors, Bountiful Baskets, Grandma's Attic, the FCON Café with Custom Catering, visits with Santa, and children's-only Christmas

shopping.

You are always welcome at Federated Church of Norfolk!

You don't need to wait for a special event to visit the Federated Church of Norfolk. Everyone is always welcome to join us for worship on Sundays at 10 a.m. Whether you've been part of a church your whole life, haven't attended in years, or have never stepped inside before, we would be happy to welcome you. Sunday School is also offered during the 10 a.m. worship hour, giving children an opportunity to learn, grow in faith, and have fun together while their families attend worship. For the most up-to-date information about worship, programs, special events, volunteer opportunities, and event sign-ups, visit www.fcon.org.

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Wrentham announces voter registration and early voting schedule

The Town of Wrentham has announced voter registration and in-person early voting hours for the Nov. 3 State Election.

Residents who are not registered to vote, or who will turn 18 on or before Nov. 3, may register in person Saturday, Oct. 24, from 9 a.m. to 5 p.m. at the Town Clerk's Office on the second floor of Town Hall, 79 South St. Most residents may also register to vote online through Oct. 24 at <https://www.sec.state.ma.us/OVR/>.

In-person early voting will be held at Town Hall in the Joseph F. Botaish Conference Room on the second floor.

The schedule is:

- Saturday, Oct. 17: 9 a.m. to 3 p.m.
- Monday, Oct. 19: 8 a.m. to 4:30 p.m.
- Tuesday, Oct. 20: 8 a.m. to 7:30 p.m.
- Wednesday, Oct. 21: 8 a.m. to 4:30 p.m.
- Thursday, Oct. 22: 8 a.m. to 4:30 p.m.
- Saturday, Oct. 24: 9 a.m. to 5 p.m.
- Monday, Oct. 26: 8 a.m. to 4:30 p.m.
- Tuesday, Oct. 27: 8 a.m. to 7:30 p.m.
- Wednesday, Oct. 28: 8 a.m. to 4:30 p.m.
- Thursday, Oct. 29: 8 a.m. to 4:30 p.m.

Information about the nine statewide ballot questions is available through the Massachusetts Secretary of the Commonwealth's Elections Division: <https://ma.omniballot.us/sites/25/vg/app/vig/voter-guide/info>.

Wrentham's specimen ballot will also be posted online when available.

For questions, contact the Wrentham Town Clerk's Office at 508-384-5415.

Wrentham Cultural Council announces grant season, community events



applications for its 2027 grant season through Oct. 15 at 11:59 p.m.

Grants support programs in the arts, humanities and sciences that benefit the Wrentham community. This year, the council will

For more information, contact the Wrentham Cultural Council at contactwcc@wrentham.gov.

Children, teens and families showed off their artistic talents at the Wrentham Cultural Council table during Wrentham Day on Sept. 12. Using acrylic markers on canvas, participants created colorful pieces of art that will soon be displayed at the Old Fiske Museum.

The museum continues to feature "Rooted in Wrentham," an exhibit celebrating local artists and the stories of the community. The exhibit is open Sundays from 1 to 4 p.m. through Nov. 15.

Meanwhile, the Wrentham Cultural Council is accepting

also incorporate information gathered through a community survey conducted in the spring as it evaluates applications.

The council supports both new initiatives and established programs that serve the community.

Applications must be submitted through the Mass Cultural Council website: <https://massculturalcouncil.org/>. The Wrentham Cultural Council will review and vote on applications during its November and December meetings, with final grant decisions scheduled to be announced Jan. 15, 2027.



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14 elections and 9 questions on the November ballot

By JOE STEWART

Tuesday, November 3 is Massachusetts' statewide election, and voters face an unusually long ballot this year: two cards across three pages, covering 14 elected positions and nine statewide questions — the most ballot questions in the state's history, after the Legislature declined to act on any of them and let all nine go directly to voters.

Below are summaries of each of the nine questions. For a deeper review, the Center for State Policy Analysis (cSPA) at Tufts University and the Massachusetts League of Women Voters (LWV) both publish nonpartisan research on every question; find cSPA's analysis at tinyurl.com/mrmrdvat and LWV's at tinyurl.com/bdz568we.

Question 1 (expand public records law to cover the Legislature and Governor)

would extend the state's public records law to cover the Governor's office and the Legislature, which currently claim exemptions. Supporters, including a committee organized by State Auditor Diana DiZoglio, say Massachusetts is one of only two states with this gap. No formal opposition campaign filed an argument; the Legislature's review committee noted that the bill's privacy exemptions are too narrow and could raise constitutional separation-of-powers concerns.

Question 2 (allow public defenders to unionize) would let public defenders employed by the Committee for Public Counsel Services unionize and bargain collectively, a right most other state-connected employees already have. Supporters say it simply extends that same choice. No formal opposition campaign filed an argument; the Legislature's review committee warned it could disrupt CPCS's management structure and its ability to respond to shifting caseloads.

Question 3 (replace party primaries with a top-two primary) would end party primaries in favor of one combined primary open to all candidates, sending the top two vote-getters to the general election regardless of party. Supporters say it would increase competition in a state where many legislative races go uncontested. Opponents say similar systems elsewhere have favored wealthy, self-funded candidates and shut out third-party and independent contenders.

Question 4 (allow Elec-

tion Day voter registration) would let eligible voters register or update their address at the polls on Election Day, backed by proof of residency and a sworn oath with felony penalties for false statements. Supporters note Massachusetts is the only New England state without this option, that 23 other states already allow it, and that the League of Women Voters of Massachusetts has pushed for it for more than a decade. Opponents say it removes the advance-review period that currently catches registration errors before a ballot is cast.

Question 5 (adopt a stricter state revenue cap and rebates) would tighten the formula limiting annual state revenue growth and require rebates to taxpayers when collections exceed that limit. Supporters say it creates fiscal guardrails and returns excess money to taxpayers. Opponents warn it would reduce money available for local aid, schools, and the state's reserve fund.

Question 6 (create a dedicated conservation fund) would dedicate existing state sales tax revenue on sporting goods, recreational vehicles, and golf courses to a new fund for land and water conservation, rising to 100% of that tax by 2028. Supporters, led by Mass Audubon and dozens of local conservation groups, say it redirects an existing tax rather than creating a new one. No formal opposition campaign filed an argument; the Legislature's review committee noted the fund would

Before you vote

The state's official voter guide — mailed to every household and known as the "Red Packet" because of its distinctive red cover page — has already arrived. Extra copies are available at each town's Clerk's Office, and in Wrentham at the Fiske Public Library, in other languages and large print. Wrentham Town Clerk Ann Fisk noted the Red Packet includes a tear-off checklist voters can fill out at home and bring into the booth; a smartphone can serve the same purpose, though talking in the booth is not allowed.

Both towns offer early voting and voting by mail ahead of November 3. Norfolk Town Clerk Carol Greene said Norfolk will hold early in-person voting over a week including multiple evenings, with dates to be posted on the town's election page. Greene also had a practical reminder: because the ballot is two cards across three sides, voters need to make sure they vote the entire ballot and remember to turn the page.

In Wrentham, Fisk said the town will likewise have early in-person voting and will add extra voting booths and poll workers on Election Day. Wrentham Public Schools, which serves as the polling location, will be closed to students, with teachers given a professional day; Wrentham Police will help direct traffic, since the Roderick School parking lot entrance and exit are reversed.

For mail-in and drop-off voters, Fisk reminded voters to return both cards — a ballot envelope missing one card will have the votes on the returned card counted, but the missing card's votes will be counted as blank. And, the missing card cannot be processed independently.

For registration deadlines, early voting schedules, and to preview the specimen ballot, Wrentham voters can check wrentham.gov/263/Election-Information, and Norfolk voters can check norfolkmass.gov/departments/town-clerk/election_resources.php.

still require annual legislative appropriation and could divert money from other existing programs.

Question 7 (allow smaller-lot single-family homes) would require towns to allow single-family homes on lots as small as 5,000 square feet where public water and sewer service exists, though towns could still regulate height, setbacks, and short-term rentals.

Supporters say large minimum lot sizes have driven up housing costs and pushed young families and seniors out of the state; the League of Women Voters of Massachusetts also urges a yes vote. Opponents, led by the Massachusetts Municipal Association, say it overrides local planning judgment on traffic,

14 ELECTIONS

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14 ELECTIONS

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schools, and infrastructure.

Question 8 (repeal recreational marijuana retail sales) would repeal the law that legalized retail sales of recreational marijuana, while keeping the medical marijuana program and personal possession legal. Supporters cite public-health and impaired-driving concerns tied to commercial marijuana products. Opponents say repeal would push sales into an unregulated market and eliminate licensed jobs and tax revenue the state currently collects.

Question 9 (retain expanded firearm regulations) asks voters to keep or repeal the 2024 law which expanded firearm regulations, including a ban on untraceable “ghost guns,” new registration and serial-number requirements, and a higher minimum age for owning semiautomatic rifles and shotguns. A yes vote keeps the law, a no vote repeals it. Supporters, including the League of Women Voters of Massachusetts, point to the state’s firearm death rate, which is lower than the national average. Opponents call the law costly and difficult for local police departments to implement.

Six town-by-town debates in State Rep race?

By JOE STEWART

Democratic candidate Tom Melville is calling on state Representative Marcus Vaughn to take part in six public debates, one in each of the six towns that make up the 9th Norfolk District: Norfolk, Wrentham, Plainville, Medfield, Millis and Walpole.

According to Melville’s campaign, Vaughn has neither accepted nor declined the challenge. The Norfolk Wrentham News contacted the Vaughn campaign by phone and email seeking comment for this story but did not receive a response as of this writing.

In an email exchange, Melville says the debates should be “substantive and respectful” and should give voters a chance to compare the candidates’ “records, priorities, and plans for representing the district on Beacon Hill.”

According to the Melville campaign, the two candidates first discussed a debate on August 12 at a community event in Plainville. Melville’s campaign says Vaughn verbally agreed to debate and the two exchanged phone numbers. The campaign says Melville left a message on that number on September 8 and followed up in person at Wrentham Day on September 12, where Vaughn told Melville he “hasn’t had the time” to re-

spond to the challenge.

With weeks remaining before the November 3 election and no word from Vaughn’s campaign, Melville has begun scheduling “Public Forums,” with the first scheduled in late September in Wrentham and the second scheduled for October 2 at the Norfolk Public Library.

Vaughn’s pitch to voters

As the Vaughn campaign has not responded to our requests for comment we have turned to his campaign website to learn of his case for re-election.

“My name is Marcus Vaughn, and I am proud to represent the people of the 9th Norfolk district on Beacon Hill,” he writes. “I know that in order for Massachusetts to continue to succeed, we need to work together toward that goal. I continue to have the desire, experience, and mindset to help people, serve my community, and get things done.”

Vaughn describes himself as coming from “humble beginnings” and the first in his family to attend college. He earned a full athletic scholarship to Syracuse University and later an M.B.A. from California State University-Monterey Bay. He settled in his wife’s hometown of Wrentham, where they raised a family and started a business. He writes that he has worked

since age ten, starting at his grandfather’s barbershop.

His campaign lists eight priorities for a new term: making Massachusetts more affordable, lowering energy costs, expanding affordable housing “without one-size-fits-all mandates,” growing jobs and small businesses, increasing local aid while reducing unfunded mandates, strengthening public safety, improving legislative accountability and transparency, and protecting constitutional and individual rights. On local aid, he writes that “when Beacon Hill imposes a mandate, it should identify how municipalities are expected to pay for it.”

On accessibility, Vaughn writes, “My door will always be open, and I will be completely transparent,” and says he plans to canvass door to door and hold house parties and public forums, in person and over Zoom, in the coming months.

Melville’s pitch to voters

In a press release, Melville has made accessibility and transparency central themes of his campaign. He has pledged weekly office hours rotating through the district and monthly reports to residents on each vote he takes. He has also said he supports an audit of the Legislature and stronger public records and open meetings laws.

“There’s a dwindling number of weeks left until the election,” Melville wrote in an email. “As a career journalist, I believe deeply in the importance of giving voters access to information about the people asking to represent them. At a time when many communities have fewer local news resources covering their elections and local government, it is even more important that candidates make themselves available, answer questions, and give voters a clear understanding of where they stand.”

Before entering politics, Melville served in the Peace Corps and worked as a journalist after graduating from Boston University and Boston College Law School.

“I have spent my career in journalism holding the powerful accountable. I will do the same in the legislature,” Melville wrote. “And this change I promise: The towns of Wrentham, Norfolk, Plainville, Medfield, Millis and Walpole will have a fulltime state representative, fighting — with civility — for them. Fighting for all of our residents, no matter their party.”

For more information, visit the campaign websites: Vaughn (<https://repvaughn.com/>) and Melville (<https://www.electmelville.com/>).



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BLUE ENVELOPE

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According to the Mayo Clinic, “ASD is a condition related to brain development that affects how people see others and socialize with them. This causes problems in communication and getting along with others socially. The condition also includes limited and repeated patterns of behavior. The term ‘spectrum’ in autism spectrum disorder refers to the wide range of symptoms and the severity of these symptoms.”

According to a MassLive article from January 2024, Zullo, who is autistic, was involved in an accident back in 2022. A Mass. state trooper approached Zullo and spoke calmly, assuring Zullo that he did nothing wrong. “He helped me get through the situation,” said Zullo.

Zullo graduated from Bridgewater State University in May; he majored in communication sciences and disorders, with a minor in music. In an article published by BSU in 2025, Zullo said that the university “has provided me opportunities to step up as a

leader and make a difference in the lives of so many people and also make BSU a more accessible place for people of all abilities.”

He is currently an intern at the Neurodiversity Alliance, a nonprofit organization founded by and for students who learn differently. He also continues to be a disability advocate at the State House.

Praise from local officers

Authorities in Norfolk and Wrentham praised the passage of the law, and commended Zullo for his role in getting this law on the books. Zullo recently visited both police departments to lead a training in the new program.

“Training opportunities like the one led by Dominic Zullo help our officers continue learning from the community we serve,” said Norfolk Police Chief Jim Barrett. “This program reflects the Norfolk Police Department’s commitment to treating every person with dignity, recognizing individual differences, and building trust with our diverse community.”

“Mr. Zullo has been instrumental in advocating for the Blue Envelope Program and legislation

supporting its implementation in Massachusetts,” said Wrentham’s deputy police chief, Derick Cassidy. “His efforts have included advocating for the program at the Massachusetts State House and working to increase awareness of its benefits among law enforcement and the community.”

Cassidy, whose youngest son is on the autism spectrum, has met Zullo several times. “We have shaken hands and engaged in meaningful conversations. He’s an endearing young man,” he said.

“The Blue Envelope Program to me is more than just a program,” said Zullo. “Between improving communication between drivers with ASD and police officers and creating better connections in our community, it will make the lives of so many people with ASD safer on the road, whether they drive or not.

“Visiting local police departments was a very eye-opening experience, not just hearing about their experiences with the Blue Envelope Program, but also the personal experiences with family members/friends with ASD and encounters with people with ASD on the road. Most of all,

some of them (like Norfolk and Wrentham) have started doing outreach in their communities and have helped me get involved with other local departments, which I’m very excited about,” he added.

What Is a Blue Envelope?

Signed into law by Governor Maura Healey on June 25, the Blue Envelope Program is designed to ease communication between individuals with autism and law enforcement.

Individuals with autism or their parent/guardian can request a Blue Envelope. The outside of the envelope includes communication guidelines tailored to help law enforcement recognize that the driver or passenger has autism and shift their approach to ensure a safe and successful interaction.

If the driver of the vehicle would like to identify that there is a passenger with autism, they can write “Passenger Has Autism” on the Blue Envelope.

Those interested in obtaining a Blue Envelope may request one by visiting a local police station (call or email your local station to make sure they have them), State

Police barracks and the Registry of Motor Vehicles. They are also available via <https://www.mass.gov/forms/request-a-blue-envelope>.

“I cannot stress to you the importance of this law,” said Ryan Roettger, the director of the Autism and Law Enforcement Education Coalition for Lifeworks, which is based in Westwood. “This law will accomplish its objective by leading to more positive outcomes and greater community support for the families that fear this inevitable interaction.

“I couldn’t be happier that this law has passed, and I thank all the legislators across the state who worked diligently to get this across the finish line,” he said.

“I’m so excited that this program is finally law in Massachusetts and can’t wait to see what the future holds,” said Zullo.

The passage of the Blue Envelope Program followed years of advocacy led by The Arc of Massachusetts and Advocates for Autism of Massachusetts, in partnership with the Massachusetts State Police and the Massachu-

BLUE ENVELOPE

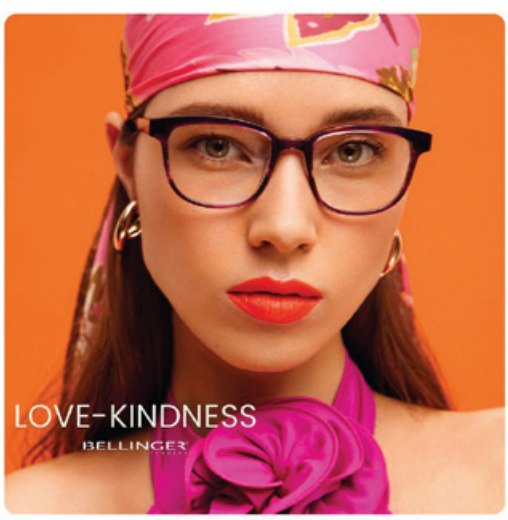
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Your Money, Your Independence

Beyond medical bills: Using an HSA to fuel your retirement



Glenn Brown, CFP

Open enrollment for work benefits is coming.

One critical choice often causes confusion: deciding between a PPO medical plan and a High Deductible Health Plan (HDHP) paired with a Health Savings Account (HSA).

Understanding how these work can help you make smarter choices for 2027 and your future.

Choosing the Right Medical Plan

Selecting the right health plan comes down to three primary factors:

- 1. Provider Access:** Ensure your preferred doctors, specialists, and hospitals are in-network. No amount of tax savings offsets losing access to your

trusted care team.

- 2. Total Annual Cost:** Compare the guaranteed cost (monthly premiums) against potential care costs (deductible and out-of-pocket maximum). Look at historical medical expenses, but also plan for expected upcoming care.

- 3. Tax & Savings Strategy:** An HDHP paired with an HSA offers triple tax savings. While popular for those with low healthcare needs, HDHPs can also be cost-effective for heavy users—provided you have the cash flow to handle higher up-front expenses before insurance kicks in.

Unlocking the "Triple Tax Advantage"

An HSA provides three distinct layers of tax savings that no other financial account can match:

Tax-Deductible Contributions: Funds contributed directly or via payroll deduction reduce your taxable income for the year (saving federal, state, and FICA taxes).

Tax-Free Growth: Earnings, interest, dividends, and investment gains grow compoundingly without triggering annual taxes.

Tax-Free Withdrawals: Withdrawals used for qualified medical expenses—such as doctor visits, prescriptions, dental care, and vision—are completely federal tax-free.

Real-World Tax Savings

Consider a family in the 24% federal tax bracket spending \$4,000 annually on routine healthcare. By funding those out-of-pocket costs through an HSA, they can save roughly \$1,480 in taxes (federal, state, and FICA).

A household in the 32% bracket maxing out the \$9,000 family contribution can save between \$3,500 and \$4,100 in taxes, depending on whether their individual earnings exceed the Social Security wage cap.

Don't Leave "Free Money" on the Table

Surprisingly, more than half of eligible employees never open or fund an HSA.

This is a costly oversight because many employers offer \$500 to \$2,000 per year in seed contributions or wellness incentives (such as completing an annual physical) to jump-start accounts. Contributing even a small amount per pay period ensures you capture these employer matches.

2027 IRS Contribution Limits & HDHP Requirements

The IRS has released limits for 2027:

- Individual: \$4,500
- Family: \$9,000
- Catch-Up (55+): \$1,000

Remember, employer contributions count toward the annual contribution caps.

A Long-Term Wealth-Building & Retirement Tool

Unlike Flexible Spending Accounts (FSAs), your HSA balance belongs entirely to you. Unused funds never expire, thus any account balance rolls over and continues growing.

Once your balance reaches your provider's investment threshold, you can invest those dollars into index funds. Some will choose to pay current medical bills out of pocket, allowing their HSA funds to compound untouched for years or even decades. This becomes a secondary tax-deferred retirement bucket. How?

After age 65, the non-medical withdrawal penalty of 20% disappears. Thus, your HSA effectively functions like a Traditional IRA:

- Pull funds for healthcare (Medicare Part B/D, dental, long-term care) tax-free.

- Pull funds for general living expenses, paying standard income tax with zero penalty.

Plus, HSAs have no Required Minimum Distributions (RMDs), giving you total control over your withdrawal schedule.

The Bottom Line

Whether managing immediate healthcare expenses or building a tax-free nest egg for retirement, an HSA remains one of the most versatile financial wellness tools available. Take time during open enrollment to review your options, calculate your savings, and secure employer contributions.

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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HOLLY CLUB

continued from page 1

package them in gift bags and provide them to the pantry for distribution.

The club also collects gift bags, wrapping paper and bows for families in the elementary schools, and has supported the sixth grade trip to Camp Bournedale, as well as Eagle Scout projects. The Fiske Library's summer reading program is another beneficiary of the club.

Each year, the Holly Club holds a dinner for first responders and veterans, with members preparing and providing the food, an event Clinch says the club is especially proud of.

In another annual project, members make Valentine's Day cards and provide carnations for residents of Wrentham's three nursing homes. Club members

also bake cookies that are delivered to area seniors through the Meals on Wheels program. "It's a nice way to just socialize with a purpose," Clinch said.

The Holly Club also awards scholarships to graduating seniors. Last year, the organization awarded three \$1,000 scholarships to students from the King Philip Regional School District communities, including students attending private schools.

One way the club advances the GFWC's broader mission is through its support of New Hope Inc. in Attleboro. Throughout the year, Holly Club members collect items requested by New Hope, which provides services to people affected by domestic and sexual violence. This past year, the club also secured a \$600 grant from the General Federation of Women's Clubs of Massachusetts for New Hope, noted Clinch.

Fundraising and member dues make much of the club's charitable work possible. Recent fundraisers have included music bingo, line dancing and pet photos with Santa and Mrs. Claus. The club also raises money through the sale of items featuring Wrentham, including woven afghans depicting scenes from the town, ornaments featuring historic buildings, and beverage glasses with a Wrentham design.

Looking to the future

Clinch, who previously served as the club's vice president and is beginning a two-year term as president, said increasing the Holly Club's membership and visibility are her top priorities. The club currently has 28 members, with a wide range of ages and backgrounds represented.

The organization also has several longtime members, a testament to the dedication of its membership and the club's enduring role in the community. Three of those members will mark milestones this month: one has belonged to the club for 30 years, another for 35 years and another for 40 years. Next year, a member is expected to reach 50 years with the club.

Clinch said the club's relatively small size compared to other organizations can appeal to women who want to volun-



The 2026-2028 Holly Club Executive Board. From left, Diane O'Connell, Recording Secretary; Robin O'Connor, Treasurer; Michelle Clinch, President; Anne Marie Battistone, Vice-President; Faith Feuer, Corresponding Secretary; and Patty Provencher, Federation Secretary.

teer while also getting to know other members, which was part of the draw for her when she joined three and a half years ago. The club's longevity is part of what makes it meaningful, too.

"It was established in 1898, so to really be in existence for that long — a small club of women who want to live the volunteer spirit together — that's significant," she said. For potential members, she added, "If you only have a little bit of time to donate, you are still welcome to join us and help how you can, and when you can."

The Holly Club meets at

6 p.m. on the first Tuesday of each month from October through May at the Wrentham Senior Center. Meetings generally include time for refreshments and socializing, followed by a program or speaker and the club's business meeting.

Women interested in learning more are encouraged to attend a meeting before deciding whether to join. For more information, email the club at hollyclubwrentham@gmail.com or visit its Facebook page. Women from other communities beyond the tri-town area that do not have a women's club are also welcome.

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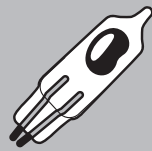
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Gilly's House to host 7th Annual Mother's Luncheon

Gilly's House will host its seventh annual Mother's Luncheon on Monday, Nov. 16, at noon at the Chabad Jewish Center, 34 Cedar St., Milford.

The free event is open to mothers who have lost a child, regardless of the circumstances, the child's age or how much time has passed. The luncheon is intended to provide an opportunity for mothers to connect with others who have experienced the loss of a child.

The event will include a luncheon, guest speakers, a therapeutic craft, free raffles and

goody bags. This year's guest speaker will be Aliza Bulow of Denver, Colorado.

Organizers said both first-time and returning attendees are welcome. Space is limited, and advance registration is required.

Registration is available through Gilly's House at gillyshouse.org under the Events tab, or directly through the Mother's Luncheon registration page: <https://tinyurl.com/yckcaup>.

For questions, contact Maureen at maureen@gillyshouse.org.

Stay one step ahead of cybercriminals



Todd Miller, CFP®

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Your financial security is only as strong as your digital security. A single stolen password, convincing scam or fraudulent investment offer can lead to lost savings, damaged credit or hours spent recovering compromised accounts. As our financial lives move increasingly online, protecting your personal information is part of protect-

ing your financial future. Cybercriminals are getting smarter, and technology like AI is making their job easier. But fortunately, some consistent habits can help protect you from many of today's common threats.

Watch out for phishing. Phishing is a common way criminals break into accounts and steal money. These attacks often arrive as emails, texts or phone calls that appear to come from your bank, employer or another trusted organization. Fake websites can trick you into typing in your password or financial details.

To protect yourself, verify unexpected requests through a separate channel, such as calling a company directly using a number from its official website rather than one provided in a suspicious message. Avoid clicking unexpected links and consider using a password manager which auto-fills your login information only on le-

gitimate websites.

Strengthen your accounts. Stolen passwords give criminals easy access to your email, banking and social media accounts. Try using a unique password for every account and enable multifactor authentication whenever it's offered. When possible, choose phishing-resistant options like passkeys or security keys; they're harder for scammers to bypass than basic text message codes.

Be skeptical of urgency. Scammers increasingly use deepfakes, which leverage AI-generated voices, videos and images to convincingly impersonate trusted people, including company executives, advisors and even family members. These messages often create pressure to send money or share sensitive information immediately.

If you receive an urgent request that feels off, slow down. Hang up and try calling back

to the person or organization using a known phone number. Many successful scams rely on emotional pressure rather than technical tricks, so a moment of skepticism can go a long way.

Protect your money and identity. Fraudulent investment platforms and cryptocurrency schemes continue to cost Americans billions of dollars each year. Be cautious of investment opportunities promoted through unsolicited messages or social media contacts, and always verify a platform independently before sending money. If you're unsure whether an opportunity is legitimate, a financial advisor can help evaluate it before you invest.

Data breaches can also put your information at risk, even when you've done everything right. It's smart to check your bank and credit card statements regularly for unfamiliar charges, and to freeze your credit if you suspect your information has been compromised.

You may also choose to freeze your credit preemptively.

Keep your devices updated. Software updates often fix security weaknesses that criminals could otherwise exploit. Backing up important files, whether to the cloud or an external drive, also protects you if ransomware ever locks you out of your own data.

Small habits matter. Unique passwords, multifactor authentication and skepticism help stop many scams before they start. Take steps to help safeguard your money, identity and long-term financial goals.

For more information contact: Todd Miller, CFP®
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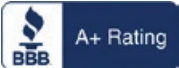
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This month at the Fiske Library

The Fiske Public Library has a full schedule of programs planned for October, including Halloween activities, author talks, historical presentations and workshops for children and adults. The library will be closed Monday, Oct. 12, for Indigenous Peoples' Day and Columbus Day. Visit fiskelib.org for a list of all programs, and to register.

Halloween Events for Kids and Families

The library's annual **Halloween Costume Swap** returns this month. Gently used, clean children's costumes may be donated through Oct. 2. Beginning Saturday, Oct. 3, families may "shop" for new-to-you costumes throughout October while supplies last.

Children and teens are also invited to participate in the **Book Character Pumpkin Decorating Contest**, Oct. 16-24.

Participants may decorate a real or artificial pumpkin or gourd as a book character; real pumpkins may not be carved or punctured. Entries should be brought to the library Oct. 16-19, with voting beginning Oct. 20. The winner, who will receive a Halloween gift basket, will be announced Oct. 26.

On Wednesday, Oct. 28, from 6 to 7 p.m., magician Mike Bent will present his **Spooky Kooky Halloween Magic Show** for children of all ages and families.

Registration begins Oct. 14. On Halloween, Saturday, Oct. 31, from 1 to 3 p.m., the library will show a PG-rated family Halloween movie and offer crafts. Costumes are encouraged but optional.

Special Programs for Adults

Local author **Judy DePue** will discuss her memoir, "Lady Vagabond," on Saturday, Oct. 3, from 11 a.m. to 12:30 p.m. The book recounts DePue's round-the-world journey beginning in 1978 and her exploration of identity, independence and belonging. Registration is available at fiskelib.org.

The Fiske Library Foundation's **Revolution 250 Speaker Series** continues Thursday, Oct. 8, from 6:30 to 8 p.m., with "Perukes, Powder, Politics, and Patriots: Men's Hair and Wigs in 18th-century England and America." Living history interpreter and wig maker Audrey Stuck-Girard will demonstrate

historical hair and wig styles and techniques.

A **Skull Painting Workshop** will be held Wednesday, Oct. 14, from 6:30 to 8 p.m., led by Mandy Roberge of Wicked Good Henna. The program is limited to 15 adults and requires registration. A **Tiny Book Ornament Workshop** follows Tuesday, Oct. 20, from 6:30-8 p.m. Materials are provided and registration is required.

On Thursday, Oct. 29, from 6:30 to 8 p.m., journalist and author **Ted Reinstein** will present "**Greetings from Breed's Hill: Fact & Folklore for America's 250th.**" The program will explore lesser-known angles on Revolutionary War stories, including Paul Revere's ride, the Battle of Breed's Hill and the rivalry between Concord and Lexington. The program is sponsored by the Fiske Library Foundation as part of its Revolution 250 Speaker Series.

Camy 5K Run and David 5K Walk set for Nov. 14



The 26th annual Camy 5K Run and David 5K Walk will be held Saturday, Nov. 14, at the Walpole Italian-American Club, 109 Stone St., Walpole.

The fundraising event features the USATF-certified Camy 5K Run, the David 5K Walk and a free 50-yard Rosina Fun Run for children ages 11 and younger. The event will also include two raffles.

Participants may register online through RunSignup, by mail using the race application available at paulclerici.com/camydavid5k, or on race day.

For more information, email camydavid5k@yahoo.com or call 508-668-2249.

Invitation for Public Comments for NECHE Accreditation

Dean College will undergo a comprehensive evaluation visit on November 1-3, 2026 by a team representing the **New England Commission of Higher Education (NECHE)** (formerly the Commission on Institutions of Higher Education of the New England Association of Schools and Colleges, NEASC).

The New England Commission of Higher Education is a U.S. accrediting commission that provides institutional accreditation. Accreditation is voluntary and applies to the institution as a whole. The Commission, which is recognized by the U.S. Department of Education, accredits approximately 220 institutions in the United States as well as American-style institutions overseas.

Dean College has been accredited by the Commission since 1957 and was last reviewed in 2016. Its accreditation by the Commission encompasses the entire institution.

For the past year and a half, Dean College has been engaged in a process of self-study, addressing the Commission's Standards for Accreditation. An evaluation team will visit the institution to gather evidence that the self-study is thorough and accurate. The team will recommend to the Commission a continuing status for the institution. Following a review process, the Commission itself will take the final action.

The public is invited to submit comments regarding the institution to:

Public Comment on Dean College
New England Commission of Higher Education
301 Edgewater Place, Suite 210
Wakefield, MA 01880

E-mail: info@neche.org

Public Comments must address substantive matters related to the quality of the institution. The Commission cannot settle disputes between individuals and institutions, whether those involve faculty, students, administrators, or members of other groups. Comments will not be treated as confidential and must include the name, address, and telephone number of the person providing the comments. Public Comments must be received by November 3, 2026. The Commission cannot guarantee that comments received after that date will be considered.



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Understanding the Changing College Testing Landscape

Required. Optional. Flexible. Blind. Preferred. SAT or ACT? Submit the score or don't submit the score?

If you find today's college admissions testing landscape confusing, you are certainly not alone. Testing policies have changed dramatically over the past several years- and continue to change. The important thing for families to understand is that standardized testing still matters, but how much it matters depends on the college and the student.

SAT or ACT? Colleges accept both the SAT and ACT equally, so students should take the test that best suits their strengths. You can find comparison charts on the College Board (SAT) and The ACT website. My advice- if you're unsure, try a practice test of each before deciding.

Know the Testing Language:

- **Test-Optional:** Students decide whether they want their SAT or ACT scores considered.
- **Test-Required:** SAT or ACT scores must be submitted for admission.

• **Test-Flexible:** Testing is required, but a college may accept alternatives to the SAT/ACT, such as AP or IB scores.

• **Test-Blind:** The college does not consider SAT or ACT scores in the admission decision.

Sounds simple enough- until you begin looking at individual colleges.

While the majority of four-year colleges remain test-optional, a number of highly selective universities have reinstated testing requirements- such as University of Miami and Ohio State University. Other colleges remain technically test-optional but openly encourage or recommend scores. Boston College, for example, encourages applicants to submit SAT or ACT scores if available, while still giving full consideration to students who don't. Tulane encourages students with at least a 1300 SAT or 28 ACT to submit their scores.

And this is why families need to look beyond the words "test-optional."

Testing policies can also differ by institution, program, scholarship, or state university

system. A student applying to a highly competitive business, engineering, or nursing program may need a different testing strategy than another applicant at the same university.

So, What Should Students Do?

First, take testing seriously. Unless you know that every college you're considering is test-blind, prepare for and take an SAT or ACT. Test prep can range from private tutoring and group classes to inexpensive self-guided programs (ex, www.eprep.com) and free resources such as Khan Academy for the SAT and the official SAT and ACT practice materials.

A strong test score can absolutely strengthen an application, but it is not the only path to admission. If you prepare, test more than once if needed, and your scores simply don't reflect your academic ability, don't panic. At test-optional colleges, move to Plan B and concentrate on making the rest of the application as strong as possible.

When Should You Submit Your Score?

This is where strategy comes

in. Don't make one blanket decision for your entire college list. Make the decision college by college.

Look at each college's published SAT/ACT ranges for enrolled students.

The middle 50% range shows the scores between the 25th and 75th percentiles. Because students with lower scores are more likely to withhold them at test-optional schools, these published ranges can be somewhat inflated. Then ask a simple question:

Does my test score strengthen the academic story my application is already telling? If the answer is yes, consider submitting it, even if it isn't in the 50% percentile of the college's published range. If the score significantly undercuts an otherwise strong academic record, test-optional may be the better strategy.

Finally, learn what each college actually values. Search for the specific college's Common Data Set and look at Section C7. You can see whether the institution considers GPA, course



Maryline Michel Kulewicz and Tracy Sullivan of College 101 Admissions Consultants

rigor, essays, recommendations, extracurricular activities, demonstrated interest, and standardized test scores- and how much they consider it in the review process.

The testing landscape may be complicated, but your strategy doesn't have to be. Prepare, test, understand each college's policy, and then decide where your score strengthens your story. And remember: a test score is one piece of your college application- it is not the definition of you as a student.

Good luck and enjoy the journey!

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NCTV's event series continues in October

NCTV will open its doors again to the community for the second First Friday: Music, Media, and Art Showcase on Friday, October 2, from 6 to 9 p.m. at NCTV's Gallery & Meeting Space, 158 Main Street, in downtown Norfolk.

Held on the first Friday evening of each month, First Friday celebrates local art, music, media, and community creativity. The event brings together local artists, musicians, filmmakers, small business owners, and other creators, giving residents an opportunity to discover their neighbors' talents while connecting with one another.

On the second Saturday of the month, NCTV is starting Second Saturday Podcast, Camera, and Editing Trainings. Pride will lead the trainings, and the first session is October 10 from 1 to 5 pm. The trainings are free for members or \$40.00 per session for non-

members, and are capped at 12 attendees. There are no prerequisites to attend.

The station is also starting Third Thursday Game Nights on October 15 from 7 to 9 p.m. Station staff will provide the games, so we just need some players. The free event is open to everyone in the community.

These events are part of NCTV's larger efforts to celebrate the station's 40th anniversary, reintroduce itself to the community, and encourage residents to become more involved in front of and behind the camera.

Carl Pride, NCTV's Community Media Director, commented that he "was thrilled with the First Friday kickoff. Over 30 people attended and enjoyed the art and live music. We are looking forward to the series continued success and seeing members of the community coming together to connect, as we

introduce new event series later in October."

October's Featured Artist

Each First Friday will feature a different local artist whose work will be displayed in NCTV's new gallery. The October artist is Steven Scarsciotti, Owner of Boston Surface Design. He will curate a multimedia and interactive show

Trinity Church hosts October music presentations and movie night

Trinity Episcopal Church in Wrentham will host two presentations on Benjamin Britten's "War Requiem" and a Halloween movie night in October. The public is invited to attend.

Music Director Rick Duthe will present an overview of "War Requiem" on consecutive Sundays, Oct. 11 and 18, at 2 p.m. in the parish hall at 47 East St. The work was composed for the 1962 consecration of Coventry Cathedral, which was nearly destroyed during World War II. The first session will cover the cathedral and the music; the second will include a listening session featuring the entire work.

Duthe is a graduate of New England Conservatory of Music and has been Trinity's music director since 2015. There is no charge for the presentations, though donations to the church's music program are welcome.

The church will also show

"Bell, Book and Candle" on Saturday, Oct. 24, at 4 p.m. Attendees may dress up for the Halloween event if they wish. Refreshments will be served. Donations are welcome but not required.

For reservations, call the church office at 508-384-3958

during office hours, Tuesday, Thursday and Friday from 9:30 a.m. to 12:30 p.m. Reservations for the "War Requiem" presentations may also be made by emailing office@trinitywrentham.org.

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Country line dancing is coming to the First Universalist Society in Franklin!

Join the country line dancing craze on Saturday, October 17 from 6:30 to 9 p.m. at the First Universalist Society in Franklin. Country line dancing is a choreographed group dance, generally done in lines without a partner, and set to music. Learn some of the latest country line dances at this Boot Scootin' FUNdraising event. Each dance will be taught, step by step, count by count, and finally set to music. All ages are welcome, and no previous experience is needed. It's fun and easy!

Western attire, boots, and hats are optional. However, please wear smooth, hard-soled shoes that will allow for easy movement on the carpeted floor.

Tickets can be purchased online by visiting www.fusf.org and clicking on Upcoming Events. Admission is \$10 for Adults, \$8 for students to age 18, with a maximum charge of \$25 per family. Tickets will also be available at the door. Snacks and beverages will be available for purchase.

Wrentham Lions to host 4th annual Trivia Night

The Wrentham Lions Club will hold its fourth annual Trivia Night on Saturday, Oct. 17, at the Wrentham American Legion, 592 South St.

The event begins at 6 p.m. and costs \$25 per person. Teams may include up to eight people. Smaller teams are also welcome and may be combined with other groups.

A \$500 cash prize will be awarded to the winning team.

Pizza and snacks will be available, along with a cash bar. Attendees may also bring their own food and snacks for their tables. No outside alcohol is permitted.

Proceeds will benefit Wrentham Lions charities. To register, email wrenthamlions33k@gmail.com.

The b.LUXE *beauty beat*

Nobody can prepare you for the hair part

What to know about choosing a wig before or during medical hair loss

BY GINA WOELFEL

A cancer diagnosis comes with an entirely new vocabulary and questions you never expected to ask. There is so much to take in, and all of it feels urgent.

Then someone mentions your hair.

The words may barely register at first. There is already so much to think about. Then it becomes your hair, your reflection and one more deeply personal thing changing without your permission.

Being told it may happen is not the same as being ready.

October is Breast Cancer Awareness Month, which brings important conversations into the open. This is one of them. Hair is not more important than health. But recognizing yourself in the mirror can matter greatly when so much feels unfamiliar.

Start before you think you need to

If your medical team tells you that treatment may cause hair loss, you can begin looking at wigs before shedding starts. You do not need to make every decision that day. An early consultation gives you time to ask questions, understand your options and think about what will feel most familiar to you.

Consider the details that make your hair feel like yours. The way it falls around your face. The volume at the crown. The shade near your hairline. Bring a few favorite photos of yourself from a particularly good hair day.

You may want something close to your everyday style. You may decide to go shorter,

lighter or easier. You may even choose the cut or color you have always wanted. There is no correct choice. There is only the one that feels right to you.

Privacy changes everything

Hair loss is personal. Shopping for a wig in a busy retail setting can feel like one more public experience during an already exhausting time.

At b.LUXE Wigs & Toppers (located inside the b.LUXE Studio in Medway), wig and topper consultations are private and unhurried. For one full hour, you will sit with Heather Cohen, owner of b.LUXE and a hair-loss solutions specialist, who listens, takes the measurements needed for a comfortable fit and helps you try different pieces. You do not need to arrive knowing exactly what you want. She'll help you find exactly the piece that feels like you.

A full wig may be the right choice. For partial hair loss, a topper can add coverage while blending naturally with your own hair.

The piece itself is only the beginning. A natural result comes from the fit, hairline, density and cut. Each LUXE Custom human-hair wig or topper is fitted, cut and styled for the woman who will wear it. She also leaves knowing how to secure it, change the part and care for it at home.

Beyond LUXE Custom, b.LUXE Wigs offers several collections at different price points.

Women who already wear wigs and know their preferred measurements, cap construction, density and length can

also shop online at bluxewigs.com. Each wig arrives with care instructions and access to helpful YouTube tutorials and frequently asked questions. Virtual consultations are available for anyone who would like personal guidance before ordering.

Heather understands the other side of the chair

For b.LUXE owner Heather Cohen, adding wigs and toppers to the studio was personal. It began when medication for rheumatoid arthritis caused significant thinning in her own hair.

After a career helping others with their hair, Heather found herself on the other side of the conversation. She knows the difference between explaining a wig and wearing one. She understands the worry that it may look too full, move strangely or announce itself before you do.

Her standard is simple. The hair should look like it belongs to the woman wearing it.

That understanding also guides b.LUXE's work with hospital teams across New England, helping women find private, knowledgeable support during medical hair loss.

Ask us about the paperwork

Wigs purchased for medical hair loss may qualify for insurance reimbursement or payment with FSA or HSA funds. Coverage varies, so contact your provider before purchasing. Some plans require a prescription or letter of medical necessity using the term "cranial prosthesis."

For medical hair-loss clients, b.LUXE provides a superbill and supporting purchase information for insurance claims.



BREAST CANCER AWARENESS
TOGETHER WE FIGHT

We will also help you understand what paperwork your provider may require.

Hair loss has more than one story

Breast cancer treatment is one reason a woman may experience hair loss. Alopecia, thyroid conditions, hormonal changes, stress and medications are others. The reason may differ, but the need is often the same: privacy, clear information and the freedom to make a choice without pressure.

October brings breast cancer into the conversation, but our commitment to women facing medical hair loss continues all year.

This month, Heather and her team will host informational support booths at the American Cancer Society's Making Strides Against Breast Cancer event and the Susan G. Komen Massachusetts MORE THAN PINK Walk. At both events, they'll answer questions, share resources and offer guidance about treatment-related hair loss.

b.LUXE will also participate in the New England Patriots Foundation's Day of Pampering at Gillette Stadium, an annual

event honoring local cancer patients and survivors.

In recognition of Breast Cancer Awareness Month, b.LUXE will make a substantial donation to the Making Strides movement, supporting breast cancer research, patient services, early detection education and access to mammograms.

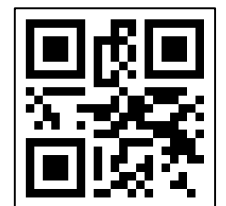
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No one can prepare you for every part of it. But when it comes to the hair part, you do not have to face it alone.

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LIVING HEALTHY

Macular Degeneration new frontiers

AREDS 3 and Photobiomodulation

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

For millions of older adults, Age-Related Macular Degeneration (AMD) represents one of the most significant threats to independent living and visual quality of life. AMD specifically targets the macula—the highly sensitive central area of the retina responsible for producing sharp, straight-ahead vision. When macular function declines, essential everyday tasks like reading fine print, driving safely, recognizing familiar faces, and enjoying hobbies become increasingly difficult.

While dry AMD historically presented limited active intervention options beyond basic nutritional support, major scientific advancements are transforming how eye specialists manage the condition. Today, patients have access to refined oral nutritional formulations

alongside breakthrough light-based clinical therapies—giving us more precise, non-invasive ways to protect precious vision.

Understanding AREDS 3: The Next Generation of Ocular Nutrition

For over twenty years, standard care for intermediate dry macular degeneration has centered around targeted nutritional supplementation. Grounded in the landmark clinical trials conducted by the National Eye Institute—the Age-Related Eye Disease Studies (AREDS and AREDS 2)—these specific high-dose vitamin combinations proved that antioxidant therapy could significantly slow the rate of disease progression.

The classic AREDS 2 formulation, which blends Vitamin C, Vitamin E, Lutein, Zeaxanthin, Zinc, and Copper, established itself as an indispensable tool in

preventative ophthalmic care. However, ongoing nutritional science and clinical research have driven further refinements, leading to the introduction of AREDS 3.

AREDS 3 represents an updated, highly tailored evolution in nutritional management rather than a complete overhaul. While AREDS 2 remains an effective, widely accessible standard, AREDS 3 incorporates crucial modifications designed to improve tolerability, enhance metabolic processing, and offer targeted protection based on individual patient profiles.

Key Clinical Differences in AREDS 3

- Adjusted and Reduced Zinc Levels: High-dose zinc (typically 80 mg in AREDS 2) plays a critical role in retinal enzyme function and antioxidant transport. However,



high zinc intake can trigger gastrointestinal distress, stomach upset, or copper deficiency in sensitive individuals. Furthermore, ongoing research suggests that individual genetic variations may influence how efficiently different patients process heavy metals. AREDS 3 offers tailored options with lowered zinc dosages, ensuring effective antioxidant delivery while reducing digestive and systemic burden.

- Incorporation of Ocular B-Vitamins: Emerging clinical research underscores the protective role of key B-complex vitamins (including B6, B9/folate, and B12) in managing ocular health. These vitamins help lower systemic blood levels of homocysteine—an amino acid associated with vascular stress, inflammation, and cellular damage within the delicate blood vessels supplying the retina. By adding essential B-vitamins, AREDS 3 addresses important metabolic risk factors beyond standard antioxidant protection.

Instead, AREDS 3 provides eye care specialists with a valuable, highly specialized alternative tailored for specific clinical circumstances:

- Patients who experience recurrent stomach upset, nausea, or digestive discomfort with standard AREDS 2 formulas.
- Individuals who require a reduced overall zinc intake due to systemic health conditions or personal medical considerations.
- Patients presenting with elevated vascular risk factors who stand to benefit from daily B-vitamin supplementation.

Deciding between AREDS 2 and AREDS 3 requires a comprehensive evaluation by your ophthalmologist, who can review your overall health history, lifestyle factors, and specific retinal status to recommend the precise formulation suited for your eyes.

Photobiomodulation: A Clinical Breakthrough for Intermediate Dry AMD

While tailored nutrition forms a crucial line of defense, modern eye care now offers direct therapeutic intervention for intermediate dry macular degeneration through Photobiomodulation (PBM).

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Is AREDS 3 Always Indicated?

It is essential for patients to realize that AREDS 3 is not a mandatory replacement for AREDS 2.

AREDS 2 remains a proven, highly effective, and widely recommended standard for the vast majority of individuals with intermediate AMD.

LIVING HEALTHY

Reducing stress through labor and delivery with chiropractic care

Pregnancy puts an incredible amount of stress and change on the body, and chiropractic care can be one piece of a woman’s overall wellness and preparation. While the body is changing over 9 months, and the mother is approaching delivery, discomfort is extremely common. Regular chiropractic care throughout the pregnancy aligns the pelvis and reduces constraint on the womb which is better for mom and baby and reduces overall discomfort through-

out the pregnancy. Studies have shown that aligning the pelvis can open the space for the fetus and may reduce the chance for a breech baby. Hannah D. presented to our office at 22 weeks pregnant complaining of low back and right sided sciatica pain. After being evaluated it was determined that chiropractic care was indicated. Hannah felt relief fairly quickly in her care and decided to continue regularly until her delivery. When she went into Labor she was less uncomfortable

than she thought she would be and she delivered her baby several hours after that. Hannah continues to come in for adjustments to make sure that her hips realign properly after delivery and to stay healthy overall. If you are suffering from a similar problem give our office a call at 508-660-2722 and make an appointment with Dr. Molly Rappaport or Dr. Michael Goldstein today. We are located at 1426 Main Street Suite #6, Walpole, MA.



Dr. Rochelle Bien, Dr. Molly Rappaport & Dr. Michael Goldstein

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Metacomet Public Health Alliance offers free flu vaccine clinics

The Metacomet Public Health Alliance will offer two free local flu vaccine clinics in October, as well as appointments at its Public Health Nursing Office every Tuesday throughout September and October.

The first flu vaccine clinic will be held Thursday, Oct. 1, from 11 a.m. to 2 p.m. at the Wrentham Senior Center, 400 Taunton St., Wrentham. A second clinic will be held Wednesday, Oct. 14, from 11 a.m. to 2:30 p.m. at the Norfolk

Senior Center, 28 Medway Branch Road, Norfolk. Flu vaccine appointments are also available every Tuesday in September and October from 4:30 to 7 p.m. at the Public Health Nursing Office, 79 South St., first floor, Wrentham.

Registration is available online for each location. Wrentham Senior Center: <https://tinyurl.com/2s4834rb> Norfolk Senior Center: <https://tinyurl.com/fzzfrk96> Public Health Nursing Office: <https://tinyurl.com/nz->

[p7rt3e](https://tinyurl.com/nz-p7rt3e) Appointments can also be made through the Metacomet Public Health Alliance website at <https://www.metacometpha.org/>. For questions, call 508-384-5485.

EYES

continued from page 14

advanced, painless, non-invasive treatment that utilizes precise, selected wavelengths of light (yellow, red, and near infrared) to target the retina. At a cellular level, these light wavelengths stimulate the mitochondria—the microscopic “powerhouses” of retinal cells. By boosting cellular energy production (ATP), reducing oxidative stress, and improving local circulation, PBM helps revitalize struggling retinal tissue and slow down cellular degeneration before irreversible sight loss occurs.

Milford-Franklin Eye Center: Leading Edge Eye Care in Your Backyard At Milford-Franklin Eye Center, we are dedicated to staying at the very forefront of modern medicine. We are proud to be one of the few practices in the Commonwealth—and the first in our area—to acquire and offer photobiomodulation technology for our patients.

Our mission has always been to combine academic-level clinical excellence with compassionate, community-centered care. By offering cutting-edge treatments like photobiomodulation alongside personalized nutritional strategies like AREDS 2 and AREDS 3, we ensure that you do not need to travel far to receive world-class ophthalmic care. The highest standard of medical innovation is available right here in your backyard. Whether you are seeking proactive treatment for dry macular degeneration, exploring advanced light therapy, or simply looking for an expert second opinion, our team is here to guide your journey toward preserved visual health. Protect your sight today. Contact Milford-Franklin Eye Center to schedule your comprehensive evaluation or request a second opinion with our eye care specialists. For more details, see our ad on page 14. *Sponsored articles are submitted by our advertisers. The advertiser is solely responsible for the content of this article.*

Stony Brook Camera Club announces October programs

The Stony Brook Camera Club will continue its 2026-27 season in October with a series of competitions, educational programs and discussions for photographers of all experience levels. The club meets Thursdays at 7:30 p.m. from September through June, with meetings held in person, virtually via Zoom or in a hybrid format. In-person meetings are held at the Anglican Church of the Redeemer, 195 Main St., Franklin.

- October programs include:**
- Oct. 1:** Member competition, Zoom only.
 - Oct. 8:** Image Study, hybrid meeting.
 - Oct. 15:** “The Art and Craft of Better Seeing,” presented by John Tunney, Zoom only.
 - Oct. 22:** “The Art of Abstraction,” presented by Deb Loeb Bohren, Zoom only.
 - Oct. 29:** “Lightroom Power Tools,” presented by Rob Knight, Zoom only.
- In addition to its regular meetings, the Stony Brook Camera Club sponsors photography activities, field trips and workshops throughout the year. Meetings also feature speakers, competitions and discussions on topics of general interest to photographers. The club welcomes photographers of all skill and experience levels. For a complete calendar of events and membership information, visit stonybrookcc.com.



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Newspaper is a great alternative to bubble wrap when it comes to packing your fragile items for storage or moving.

Garden Club of Norfolk earns state and national honors

The Garden Club of Norfolk (GCN) has been recognized on the state, regional, and national levels by earning several awards at the Garden Club Federation of Massachusetts Annual Meeting in June 2026. The recognitions highlight the club's long-standing commitment to civic beautification, environmental stewardship, and community education across Norfolk.

Garden Club Federation of Massachusetts awards

The club earned two major state-level recognitions: Continuing Civic Development Award for its ongoing Norfolk Public Library initiatives to beautify the indoor and outdoor library spaces. The award citation notes the project's broad scope, including library landscape maintenance, flowers at the library circulation desk, the library display case, the library entrance circular garden, the seed exchange library, and library's patio garden.

The Garden Club was also awarded the Patricia Dennett Grant for the club's ambitious Systematic Plant Labeling Initiative. The grant provides \$200 toward the purchase of a weather-resistant labeling system that will help transform the club's eighteen civic gardens into "living classrooms." The club has over 400 plant labels across town that need replacement and the new system will provide

durable, educational markers featuring both common and botanical names, cultural requirements, and ecological value.

New England Garden Clubs award

The GCN received the Teamwork Award from the New England Garden Clubs for its holiday basket initiative supporting the Norfolk Food Pantry. Each year club members design, assemble, and deliver festive baskets to the Norfolk Food Pantry that provide cheer to local families during the holiday season. Holiday baskets are also distributed to Town of Norfolk departments to bring cheer and recognize the GCN's municipal partners.

National Garden Clubs awards

The Garden Club of Norfolk was recognized with two national awards in 2026. Since the club was founded in 1985, it has only won national awards twice before in 1998 and 2016. Three clubs from Massachusetts received National Garden Club certificate of appreciation honors, one of which was the GCN. Emily Nicodemus of the GCN says, "This is a huge honor for Norfolk, its library and the GCN. In order to be eligible our club first received the Continuing Civic Project Award from the Garden Club Federation of Mass., a state award for this



Garden Club of Norfolk's garden at the Norfolk Public Library entrance.

project. We were then asked by the Federation to submit this project for the Landscaping of a Public Grounds national award. Every state also submitted an application for this award and the GCN came in first!"

The club received the Landscaping of Public Grounds Award for its work to enhance the library's indoor and outdoor spaces in collaboration with library staff and Friends of the Norfolk Public Library, Norfolk Resilient Yards, and the DPW. Key initiatives include an annual landscape cleanup, seasonal planting of annual flowers and perennials, monthly floral ar-

rangements for the library's circulation desk, stocking of a seed library, and creating a themed display case promoting gardening awareness.

The circular garden at the library entrance is the Garden Club of Norfolk's most recent and notable project at the library. In 2025 the club redesigned the circular garden to complement the American bunting at the library entrance and provided educational plant identification labels. Additionally, the club tends to the outside patio area at the library, creating an inviting place for library patrons to gather or read. The

club's efforts have increased public engagement and turned the library's entrance and patio gardens into community favorites.

The club also earned the Certificate of Appreciation Honors for its network of wildlife gardens throughout town. These include the Stony Brook Mass Audubon Butterfly Garden, Federated Church Butterfly Garden, H. Olive Day Elementary School Butterfly Garden, and the Veterans Native Plant Garden at the Town Cemetery. The award recognizes the club's dedication to restoring native habitats and supporting pollinators across Norfolk.

A legacy of stewardship

The Garden Club of Norfolk's award-winning projects reflect more than four decades of dedication to civic engagement and improvement. From revitalizing and maintaining public spaces to educating the public on garden-related topics, the club's work is evident throughout the town.

The GCN invites community members to donate to the club to further support its beautification of Norfolk's public spaces and provide garden-related educational programming. Visit the GCN's website at gardenclubof-norfolkma.com and click on Donate to the Garden Club.



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SPORTS

Pichel's championship blueprint drives King Philip girls soccer into 2026

BY MATT HYLEN
STAFF SPORTS WRITER

King Philip girls soccer made a run last fall that few saw coming. The Warriors advanced to the state semifinal, marking their first appearance that deep in the tournament since 2017.

With head coach Gary Pichel at the helm, the Warriors want that momentum to carry into this season, even with plenty of work ahead.

"Last year, we went to the state semifinal and bowed out there," he said. "This year, we are looking to keep our momentum going based off of last year's results. We are also trying to develop a new style of aggressive play inside the offensive zone."

The inspiration behind Pichel's coaching philosophy is unique; his coaching philosophy isn't inspired by his own career. Instead, he pointed to two men who never coached a King Philip practice a day in their lives.

"The foundation of my coaching mentality comes directly from two famous coaches that were at the very top of their respective coaching careers," Pichel said. "Anson Dorrance coached women's soccer at

UNC and accumulated 934 wins in his illustrious career, along with 22 national titles. Bob Ladouceur coached football for De La Salle High School and held a national record of 151 wins in a row, 20 unbeaten seasons and many state championships."

It is not just the success of these coaches that influenced Pichel. "Both of these coaches had similar philosophies about always outworking their opponent every game and overcoming their weaknesses with a focus on hard work, solving problems with correcting repetition, and dedication throughout the entire year," he explained.

This blueprint, studied by Pichel for years, has carried him through 15 seasons at King Philip and three decades in the sport overall. "I started my coaching career back in 1995 with the Nipmuc Regional boy's JV soccer program," he said. "Two years later I found myself heading up Nipmuc girls varsity soccer. I was head coach until 2007. During that time, we won two Division 2 state championships."

From there, Pichel spent a season as head coach at Hudson Catholic and two years as an as-



The King Phillip girls soccer team after clinching a spot on the MIAA Final 4 match in 2025. (King Phillip Girls Soccer Instagram)

sistant at Fitchburg State before landing at King Philip.

Coming into the 2026 season, Pichel's search for the right players has less to do with what they can already do and more to do with what they're willing to work at. "We look for many different qualities in a player," he said. "We start with their training mentality, whether it is the physical aspect or the mental. Players that are driven on their own to improve soccer IQ, improve their positional skills, shots, passing, dribbling, one touch and drive to net."

The same emphasis on constant improvement runs similarly to how Pichel describes the program's culture. "Team culture of togetherness, playing

for each other, always improving, and having a good time doing it, is what we try to foster and develop at King Philip," he said. "It is a collaboration of the coaching staff philosophies and unselfish leadership from our captains and the life experiences of our senior players."

With last year's success in mind, Pichel is keeping the goals within reach. "We try to set reasonable expectations and goals for our team," he said. "We talk about them and remind them throughout the season to help them stay focused. Our goals are to play to the best of our abilities as a team by the end of the regular season and to have a shot at winning a league title."

For Pichel, soccer has always

been about more than what happens on the field. "I want my players to understand that playing soccer for your high school has certain responsibilities and life lessons that will affect them as they enter the world that awaits them," he said. "Developing a work ethic to increase your knowledge every day to improve your position on your team or in a work environment is critical to advancing on the world stage."

Pichel is a student of the game while being the teacher of a special group of athletes. His unique coaching style goes with his belief in his team that has the Warriors primed for what could be an exciting 2026 season.

Barbarians Youth Rugby welcomes players throughout fall season

Barbarians Youth Rugby has begun its fall 2026 season, but registration remains open for new players throughout the season.

The program, based at the William A. Rice Recreation Complex in Wrentham, is open to girls and boys in kindergarten

through grade 12. Children who are interested in rugby but are unsure whether they want to join may attend a training session be-

fore registering to get a firsthand look at the sport and the club.

Those interested in attending a training session or registering

can find additional information through the Barbarians Youth Rugby website: <https://www.barbariansrugby.club/home>.

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Park Street bridge detour draws concerns over wrong-way drivers

BY GRACE ALLEN

As the prolonged restrictions on Norfolk's Park Street bridge continue, concerns about the impact of the detour, including motorists driving the wrong way across the one-way bridge, have prompted questions from residents about traffic enforcement and whether temporary signals could allow vehicles to alternate across the span.

The bridge, which crosses over the MBTA commuter rail tracks at the northern end of Park Street, is currently restricted to one-way traffic because of its condition. The restriction has redirected traffic onto surrounding roads and neighborhoods, adding travel time for motorists who previously relied on the route.

State Rep. Marcus Vaughn recently addressed concerns about drivers failing to follow the established traffic pattern in a Facebook post. According to Vaughn, the Massachusetts Department of Transportation has reviewed the signs in place around the detour, which include both portable message boards and permanent signs.

Vaughn said MassDOT has been monitoring traffic and believes many motorists traveling contrary to the detour are doing so knowingly rather than because they are unaware of the restriction. As a result, the agency does not believe that simply adding more message boards would necessarily solve the problem. MassDOT, said Vaughn, has communicated its concerns to the Norfolk Police Department because enforcement falls to local police.

Norfolk Police Chief James

Barrett said complaints have actually decreased over the past year, which he attributed to proactive enforcement by officers during routine patrols and motorists becoming accustomed to the closure.

"All NPD officers enforce traffic laws, including, but not limited to one-way streets and unauthorized access due to road closures," Barrett said in a response provided by the department.

Police reported no motor vehicle crashes caused by motorists traveling the wrong way at the Park Street Bridge during the past 12 months.

Some residents have questioned whether temporary traffic signals could be installed at either end of the bridge, allowing vehicles to cross one direction at a time rather than maintaining the current one-way configuration.

MassDOT spokesman John Goggin said the agency established the current traffic pattern with safety in mind.

"To prioritize driver safety, MassDOT configured the bridge as one-way to reflect the prevailing direction of travel across the bridge, which also minimizes potential vehicle conflicts at the intersection of Park Street and Main Street," Goggin said. He added that maintaining the existing configuration reduces the potential for confusion among drivers who have become accustomed to the traffic pattern.

According to Goggin, alternating one-way traffic is used only in limited circumstances, including locations where traffic volumes and speeds are

lower and where a signed detour would significantly affect local mobility, businesses, emergency responders and school buses.

"Due to the nature of the location and the condition of the structure, one-way alternating traffic would not be feasible," he said.

The bridge restriction has had effects beyond the immediate area, as motorists who once used Park Street have been redirected onto other roads in Norfolk and surrounding communities.

Vaughn, whose district includes Norfolk and Wrentham, said he regularly encounters the detour while traveling between Wrentham, Norfolk, Millis and Medfield.

"This closure routinely adds roughly 10 minutes to my commute each way," Vaughn wrote. "Multiply that by the countless trips many of us make over weeks and months, and those extra minutes add up quickly."

He acknowledged the effect is greater for residents living near the detour who contend with increased traffic each day.

Meanwhile, preliminary work toward replacing the bridge is continuing. Vaughn said contractors have been surveying the area to identify gas and electrical infrastructure and determine what utilities will need to be relocated as the project advances.

MassDOT has also committed to continuing to monitor the detour and existing signage and to consider additional improvements if an appropriate location or other solution becomes available, noted Goggin.

Norfolk County real estate market remains stable

Norfolk County real estate activity remained relatively stable in August, with overall recordings up slightly from a year ago but property sales declining, according to Norfolk County Register of Deeds William P. O'Donnell.

The Registry recorded 10,209 documents in August, up 2% from 10,035 in August 2025 but down 8% from July. A total of 1,528 deeds were recorded, down 1% from a year earlier and 11% from July. There were 848 property sales, a 4% decrease from August 2025.

The average sale price for commercial and residential property was \$1,177,803, up 15% from August 2025. Total

sales volume was approximately \$999 million, compared with \$906 million a year earlier.

Mortgage activity also declined slightly year over year. The Registry recorded 1,508 mortgages, down 2% from August 2025. Total mortgage indebtedness was approximately \$1.55 billion.

Foreclosure activity remained relatively low, although six foreclosure deeds were recorded, compared with four in August 2025. Notices to foreclose increased from 26 to 34.

O'Donnell said limited housing inventory and affordability continue to affect the Norfolk County market.

SAFE Coalition to hold medication take-back event Oct. 24

The SAFE Coalition will hold a free medication take-back event Saturday, Oct. 24, from 10 a.m. to noon, with drive-thru disposal locations in Franklin, Norfolk, Medway, Millis and Wrentham.

Residents may dispose of unwanted or expired prescription and over-the-counter medications, including opioids, as well as vapes and cartridges. Disposal is free and anonymous, and participants can remain in their vehicles.

Drop-off locations will be at Franklin Town Hall, Medway

Town Hall, Millis Fire Department, Norfolk Police Department and Wrentham Town Hall.

The event provides an opportunity to safely dispose of unused medications rather than keeping them in the home or flushing them, which can pose safety and environmental concerns.

For more information, visit <https://www.safecoalitionma.org/rx-day>.

 REAL ESTATE CORNER

Toyland Church Fair set for Nov. 14

The Original Congregational Church of Wrentham will hold its Toyland Church Fair on Saturday, Nov. 14, from 9 a.m. to 2 p.m. at the church, 1 East St., Wrentham.

The fair will feature local craft vendors and tables offering plants, gifts, books, jewelry, baked goods, crafts and sewing items, Christmas decorations and more. Attic Treasures will offer a selection of gently used items.

A silent auction will feature gift certificates, themed baskets and other items, with bidding closing at 1:30 p.m. Brunch will be served throughout the day.

A children's area will offer games, crafts and a visit from Santa Claus.

For more information, call 508-384-3110 or visit the Original Congregational Church of Wrentham website at www.occhurch.net.

Wrentham Knights of Columbus 5K set for Nov. 8

The ninth annual Wrentham Knights of Columbus 5K Run/Walk will be held Sunday, Nov. 8, at 9 a.m., beginning and ending at La Familia Restaurant, 263 Shears St., Wrentham.

Proceeds from the event will benefit charitable causes supported by the Knights of Columbus in the community. The organization has raised more than \$40,000 through its annual races to date.

The 5K will be held on a flat, USATF-certified course. Cash prizes will be awarded to the top three male and female finishers, with additional prizes for top finishers in each age group.

The event will also feature DJ music and sponsor tents.

Registration is available through Race Roster by searching for the "9th Annual Wrentham Knights of Columbus 5K."

BLUE ENVELOPE

continued from page 6

sets Chiefs of Police Association.

"We believe this is another wonderful tool on our tool belt and demonstrates our commitment to working with all members of our community to be the best police agency we can be," said Chief Barrett.

"The Blue Envelope can help reduce anxiety for individuals with autism while providing officers with valuable information to facilitate clear, effective, and respectful communication. This can ultimately lead to safer and more positive interactions for both the individual and the responding officer," said Cassidy.

The ARC of Massachusetts, which provided additional information for this article, helps enhance the lives of people with intellectual and developmental disabilities, as well as autism. The organization advocates for community support and services that foster social inclusion, self-determination and equity across all aspects of society. For details, go to <https://thearcofmass.org>.



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