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Vol. 11 No. 2

The Voice of Your Community

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Postal Customer Local

September 2020

The Corner of Cottage and Nichols

By Donna Lane

He's been called 'Martini Man', 'Cat-man-do' and, 'The Earl of Norwood', but his given name is Steven Paradis. He's been a Norwood resident for 12.5 years and lived in the same house at the corner of Cottage and Nichols the whole time.

His habit of wandering the neighborhood with a martini while walking a cat didn't begin in Norwood. It started years earlier while living in Boston's Back Bay during a particularly stressful time in his life. He said that he and his cat Otter, who is no longer with him, walked up and down the street every afternoon. Paradis is by nature a very gregarious man and thoroughly enjoys meeting and talking with people. During our interview, many passersby waved or called greetings to him.

Originally from South Florida, Paradis is the only family member

NICHOLS continued on page 2



Hey Neighbor, Our Website is Your Website

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WEBSITE continued on page 6

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NICHOLS

continued from page 1

who has ventured north. All of his siblings – three older brothers and a younger sister – plus 14 nieces and nephews, and 20 great nieces and nephews have remained in the sunshine state. He came to Boston to study architecture and design at Boston Architectural College, followed by graduate studies at Harvard Graduate School of Design. He said that Boston Architectural College is unique in that you work for an architectural firm during the day and go to school at night.

He enjoys talking about the projects he has worked on as an

architect and the many people he has met over the years from all walks of life.

Most of his work over the years has been with colleges and universities such as Harvard University, Radcliffe College, Tufts University, Suffolk University, and Sarah Lawrence College in New York. He has designed transportation facilities such as some of the gates at Logan airport, and worked on projects requiring historic preservation and adaptive reuse of historic structures. His projects range from several million to 250 million dollars. His favorite historic preservation project was for Harvard's Arnold Arboretum for which he received the Boston Preservation Alliance Award for architecture

in 1994, along with Carol Johnson who did all of the landscape architecture for the project.

Paradis still works on design projects from his home office. He said he often works as an OPM (Owner's Project Manager). He explained that in July of 2004, it became mandatory that municipalities working on public projects had to hire an OPM before they could hire an architect. He explained that OPM's essentially take over running the project for a municipality because they typically don't have the in-house expertise required to do so. He also works as a consulting architect expert on design and construction legal cases.

Outside of work, he enjoys sailing but says he doesn't get to do it very often. He also likes watching cricket matches but said he does not care for traditional sports.

"I'm not one who lives vicariously through others," Paradis said.

He believes that that's what drives many who follow major sports teams. He also said he does not like crowds, which was surprising considering his ease with small talk.

While sipping and observing on the corner, Paradis said he has gotten to know a lot of Norwood residents. "People stop by all of the time," he said. He especially enjoys the company of a retired physicist in his mid-80s who drops by every 10 days or so and stays to chat for about an hour.

"This corner here is the nicest place in Norwood," Paradis said. "And my neighbors are amazing!"

He especially enjoys his fouryear-old neighbor who always brings him presents. He related the story of the day the lad visited and asked if he'd like to go see his yard. And, after being told yes, took his hand to lead him on the tour. According to Paradis, the neighborhood hasn't changed much in the years he has been here. He said the one thing that he'd like to see fixed is a reduction of the people who fly through the stop sign on Nichols Street.

During the summer, he leaves his chair on the corner to spend time in Westport and Little Compton, RI. Although he has never been married, he was in a relationship for 17 years. He has been "single" for the past eight years, and while he does not have family in the Boston area, he considers his cats part of the family ¬− 11-year-old Pippy, the cat who accompanied us during the interview and the only one trained to walk with and without a leash (Otter helped to train him); Yoko, a black oriental, also 11; and three Maine coon siblings (1 male and 2 female). "They all get along well," he said. "I believe the key to raising cats to be good and affectionate is that you've got to talk to them all of the time. It's just me and the five cats and I talk their ear off," he said chuckling.

Asked what people might find most interesting about him, he said, "I don't know ... that I'm different?"

Any day you are feeling a bit lonely or want to chat with someone new, grab your beverage of choice and head down to the corner of Cottage and Nichols, weather permitting, and introduce yourself to the Martini Man and his cat Pippy. You just might make a couple of new friends!





Goodbye Little Y, Hello...?

By Bella Caggiano

When the Big Y took over the Norwood Hannifords location in 2016, many residents were disappointed with the loss of their supermarket. In the four years since it has opened, shoppers have learned to appreciate all the store has to offer, and even cued its name to the "Little Y," in response to its closest sister store in Walpole. Well, things are about to change and a new nickname may have to be adopted.

Big Y Foods, Inc., recently announced plans of an expansion and renovation to their 434 Walpole St., location. The construction will begin in January, 2021, which unfortunately, will mean the store will be closed for an undeclared amount of time. According to the organization, this investment for the Norwood community will result in a stateof-art shopping experience, and a larger store will allow for expanded offerings, such as freshly tossed pizza, store-made fish and chips, a variety of prepared meals, additional local fruits, vegetables, seafood and meats, natural and organic options and

The additional square footage will also allow for a larger selection of local products which aligns with Big Y's commitment to discovering new local partners in their region and building up the local economy. The Norwood store will increase by 12,402 square feet, from 42,598 to 55,000.

As mentioned, the Norwood location will be closed while work in being done not only in the store, but the shopping center

and parking lot. During a similar renovation a few years ago, Big Y Foods, Inc. closed its Northampton, MA location.

Because of its size, the franchase has not been able to show-case all its goods and services as its other stores, mainly due to its size limitations but also its age as this supermarket was built over 50 years ago. The renovations would also include energy efficient cases utilizing LED lighting and variable speed fan motors as well as a myriad of other green building enhancements.

The approximate 115 full and part time employees will be offered positions at neighboring Big Y locations during its temporary closure. Once they reopen, it is estimated that there will be 40 additional jobs to fully staff all departments.

"Our commitment to the safety and wellbeing of our customers and our employees is always paramount along with constantly improving our World Class shopping experience and the availability of local and nutritious products and offerings," Big Y president and CEO Charles L. D'Amour said. "We are excited about our long term future as part of the Norwood community. While we regret this disruption, it will also allow for a faster and safer renovation process for employees, customers and construction workers during these times of social distancing and other safety protocols."

During the renovation process, customers are invited to shop at Big Y's World Class Market at 1111 Providence Highway, in Walpole.





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Rate Increase in Water Rates

By Bella Caggiano

Norwood residents may have noticed a slight uptick in their water bills last month. As of July, 1, 2020, the Town of Norwood raised local water and sewer rates. For average usage, those rates are now \$3.57 per ccf for water and \$9.34 per ccf for sewer services.

The town of Norwood purchases its water/sewer utilities through the Massachusetts Water Resources Authority (MWRA). The costs passed on to

local consumers of operating the state-sponsored water and sewer system is approximately 75%-85%. The town is assessed based largely on volume. The previous calendar year assessments are adjusted on July 1, the beginning of Norwood's fiscal year. The remaining cost evaluations are based on maintaining the local water system and infrastructure to Norwood homes, companies, and streets. The recent increase

WATER

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Schedule of Water and Sewer Rates Effective July 1, 2020

Charges Per Month

Water: Meter Charge* \$6.87

Usage Charges

0-5 ccf \$3.57 per ccf balance \$6.87 per ccf

Sewer:Based on 60% of Water Usage

0-3 ccf \$9.34 per ccf balance \$18.01 per ccf

* based on meter size

Note: ccf = 100 cubic feet = approximately 750 gallons = one billing unit. (Ex: 10 ccf = 1,000 cubic feet = approximately 7,500 gallons.) All meter readings and usage data shown on individual water/sewer bills are expressed in units of 100 cubic feet.

The meter charge is a fixed charge, and applies in addition to and regardless of the amount of usage. This charge recovers the costs of installing, maintaining and replacing water meters and the associated automatic meter reading equipment. Usage charges are calculated in addition to the Meter Charge.

*The meter charge is based on the size of the meter installation. The charge shown above is for a standard 5/8" or 3/4" residential water meter. Other meter charges, based on larger meter sizes, are as follows:

| Meter Size | Monthly Charge |
|------------|----------------|
| 5/8" | \$6.87 |
| 3/4" | \$6.87 |
| 1" | \$12.30 |
| 1 1/2" | \$22.78 |
| 2" | \$64.33 |
| 3" | \$93.23 |
| 4" | \$129.36 |
| 6" | \$260.15 |

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Brightening Up Summer On Central

Local residents have really seemed to enjoy Norwood's Summer on Central. At the beginning of the summer, a portion of Central St. was shut down to traffic to accommodate outdoor dining and safe pedestrian access. The street is lined with artificial turf, picnic tables, umbrellas, hand sanitizer, trash barrels, and even portable restrooms. On any given

day or evening, people can be seen having meetings, enjoying a bite to eat, relaxing, or indulging on ice cream.

The large barriers at each end of the street prevent vehicle access and some smaller blocks are located along the side of the pedestrian zone. These blocks serve a purpose, but local officials embraced the relaxed setting and hired some very talented Norwood teens to brighten up the drab grey. Their themes for the smaller barriers are colorful fruits and the entrances greet guests with scenic mountains.

Six artists have been painting these magnificent murals: Tara Bilotta, Chleo Ronco, Maddie Evens, Keith Gulla, Katie McLeish, and Gerard O'Reilly.

Be sure to check them out on your next outdoor outing!







Children's Library Program Survey

The Morrill Memorial Library staff needs your feedback to help create an array of interesting virtual programs this fall. Virtual programs are new to everyone and we would love to hear how the library can better reach families in Norwood. If you have a few minutes, please fill out this survey at http://www.



Parents, grandparents and caregivers! We need your feedback to make our fall programs even better.





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WEBSITE

continued from page 1

and streamlined new look. Our goal is to create a site that's about you, your neighborhood, your businesses, your community resources, your town's news, one stop – the voice of your community.

Online, you will be able to access the entire newspaper and features to empower you to become an active member of the community. Post events and what's happening around town directly to our community announcement page. Easily share to your social media! Don't forget to "like" us on Facebook! We have built an online directory, with maps, were you can effortlessly explore local businesses serving our community. Get updates on what's going on in your area on our event and calendar page. You'll find user-friendly guides to get information faster and a reference directory with links to the town schools, library, town government, fire, police, and more. You can easily link to the same resources in neighboring towns.

Remember, these have been difficult times, and it is so important to support the businesses that support our community. You can check out business profiles, leave a review, connect to their Facebook page and website.

Businesses — a corporate profile on our new directory can feature your company on our opening page and drive visitors to your website with links, a map, and graphics. You can take advantage of becoming a community sponsor, that will allow you a more prominent presence on Norwoodtownnews.com. You can sponsor content that will keep you in mind with readers.

At Local Town Pages, we're part of your community. We're excited to highlight your town, and your neighboring towns, with a one-stop resource that opens the door to your hometown and what it has to offer.

WATER

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on July 1, 2020 was primarily from MWRA billing based on calendar year 2019.

"When we set rates, we pretty much already know what our costs are going to be within a pretty small margin," Norwood Assistant Town Manager Bernie Cooper said. "That's the amount we have to cover through rates. The other missing piece is usage. That is difficult because you do not know actual usage until the end of the year so we are billing based on cubic feet of water. We

have to take an assumption base on an estimated cost."

These estimates can also be difficult because dry or rainy years can directly affect costs as well as added or decreased production in industrial or commercial use.

The Town of Norwood does have some fixed costs to consider also. These include reading meters, issuing bills, and maintaining the ability to serve the community, but according to Cooper, these figures only come into play minimally and the Town typically adjusts its variable rates.

Norwood is one of 60+ members of the MWRA and usage in other towns and cities can also effect Norwood's rates. For example, the City of Boston makes up for over a third of the district and if Boston usage goes up, everyone else's can go down.

"Boston's water usage plummeted during COVID-19," Cooper explained. "If Boston's use remains depressed for the year, the cost of their share of the MWRA system is going to drop. Because they are such a big part of the system, there could be a local impact. This could affect us next year."

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Living Healthy

Move Well Welcomes Kostopoulos to Practice

Move Well Physical Therapy is excited to welcome Georgia Kostopoulos, DPT to the practice! Georgia has been working as a Physical Therapist in the Norwood community since 2017, where she developed a great reputation with her patients. Owner Michelle Donohue and Georgia have worked together in the past. Donohue says, "I feel so fortunate that circumstances have worked out that have allowed Georgia to join Move Well part time. Her positive energy and attitude is contagious and when you combine that with her professional knowledge and skill set, I feel the business just took a huge leap forward!"

Georgia has extensive experience in treating patients of all ages with a variety of ailments from general aches and pains, to balance problems to post-surgical rehab. As a Physical Therapist, she helps people improve their mobility, manage pain, recover from injury and prevent future injury. She has advanced training in treating people with jaw pain, or TMJ disorders, and is also a dry needling specialist.

With dry needling a very fine filament needle is inserted through the skin into deeper tissues that are considered trigger points to your pain. Dry needling works by causing micro lesions within the pathological tissue to help loosen up tight tissue, inhibit pain and normalize the inflammatory response.

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"I love using dry needling as part of my treatment when appropriate" Kostopoulos says. "I have used it for patients who suffer from chronic headaches, neck pain, calf pain and more and have truly seen it make a positive difference in their outcomes."

As a former collegiate basketball player and competitive swimmer, Georgia also enjoys working with athletes. She says, "I feel so lucky that I have found a career that lets me continue to be ac-



tive, as well as help other athletes return to the sports they love. I know what it takes to make it to the next level, and truly enjoy helping athletes reach their full potential." "Georgia's patient centered treatment philosophy fits in perfectly with that at Move Well Physical Therapy" says Donohue. "Through direct one-onone care for your entire session,

we are able to focus our attention on creating a plan of care that addresses your individual needs, challenges and goals. Welcome to the team Georgia!"

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Guess What May Be Coming Back

Though it never went away in Massachusetts, the last few years have been a respite from worry over federal estate taxes. That may soon come to an end. The government may be trying to get their hands into your and your loved ones' pockets again — and in a VERY BIG way!

We can't predict who will win in November and which party (or parties) will control the Presidency, Senate, and House. But we do need to let you know what may happen if Democrats wind up winning the Presidency and having a majority in the House and Senate, an event which is looking increasingly likely according to recent polls. Dennis Sullivan & Associates is not taking a political stand, we're a diverse and divided office politically, but we do want to discuss how taxes may change, and what actions can be taken now, so please don't shoot the messenger!

Democrats and media have raised significant issues about the wealth and income inequality rampant in our country. One solution for this inequality, now being expressed more vocally, is a major overhaul of the federal estate tax. For example, here's an article that appeared this summer in the New York Times, entitled "Tax the Rich and Their Heirs."

The current Estate Tax exemption, the amount that can be passed at death tax-free, is \$11.58 million (potentially twice that for a married couple). In short, very few people in the US need to worry about federal estate taxes.

In Massachusetts, we have an estate tax exemption of \$1 Million dollars. If you are married, there is no automatic doubling of the exemption, but it is possible with planning to double the amount to \$2 Million for a married couple.

However, as the cited article recommends, that exemption may be significantly reduced at any time. While the current exemption is \$11.58 Million, if it changes before you die, that is the exemption that applies to you.

The only exemption that counts is the one in the law when you pass away — and a new Congress and President could change that. There have already been calls to reduce the Estate Tax exemption to as little as \$1 million, with everything over that taxed at 40% or more, which would place many Massachusetts homeowners' families at risk of owing federal estate taxes!

What Can You Do? Why Do It Now, Why NOT Wait Until November?

There *are* planning techniques, beyond a Living Trust, that you can use now to take advantage of the current large Estate Tax exemption while it's still in the law. Dennis Sullivan & Associates can help.

If you wait until the November election, there may not be enough time before year end to analyze your options and properly put into place the appropriate strategies. You may want to do some "pre-planning" now, make your choices ahead of the election and be ready to implement them right away after election day

Don't wait until next year. It's likely that any Estate Tax change is likely to be made effective retroactively to January 1! Don't see your planning opportunities dry up.

Call our office for a free consultation. Don't wait, review your estate tax planning options now! Call 781-237-2815 to learn more!





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Massachusetts COVID-19 Statistics by Town Now Available

By Bella Caggiano

The state of Massachusetts has compiled information through their Mass.gov website as a resource for residents to learn local statistics and data pertaining to COVID-19 cases, quarantine, and monitoring.

In addition to Massachusetts measurements of total cases infected, it also includes a town-by-town list of confirmed cases since January 1, 2020. It also breaks down its information by of lab testing and hospital facilities, health guidelines and federal statistics. These reports are generated every Wednesday, by 4 p.m.

Local Totals as of April 14

| | Total Count August 19 | Total Count April 14 |
|----------|------------------------------|-----------------------------|
| Norwood | 608 | 229 |
| Canton | 329 | 113 |
| Dedham | 435 | 125 |
| Walpole | 257 | 92 |
| Westwood | 145 | 48 |

To refer to these numbers going forward, visit https://www.mass.gov/doc/weekly-covid-19-public-health-report-august-19-2020/download.



Morrill Memorial Library is Open!

By Bella Caggiano

While COVID-19 has changed every aspect of every day life, and readers have had to find innovative ways to experience their love of reading; online publications, sharing literary materials, and purchases through brick and mortar stores. Well, the wait is over. The Morrill Memorial Library is again open to residents; with some safety changes.

For in-person browsing, elderly and high-risk individuals can visit Tuesday and Thursday, 8:30-9:30 a.m. All other patrons can enter Monday through Friday, 9:30 a.m.-12:30 p.m.

Curbside Pickup through online ordering is available Monday through Friday, 1:30-4:30 p.m.

Things to Know Before you Go

In its first phase of re-opening, only limited services will be available. There will be a limit on the number of people allowed in the building and visitors are asked to limit their time to 20 minutes or less so everyone can enjoy access. Groups of two are also requested at a time.

You will be able to:

- · Browse and check out materials
- Pickup your holds in person
- Ask librarians for help looking up titles
- Briefly access computers for printing
- · Scan, fax, photocopy
- Schedule a notary or passport appointment. Please email norwood@minlib.net to schedule

You will be required to:

- Wear a mask properly at all times
- Remain at least 6 feet away from others
- Limit your group size to two people max

- Limit your time in the building to 20 minutes or less
- Wait in line outside if the Library hits capacity
- Follow traffic flow signage inside
- Abide by any staff instructions regarding safety
- Stay home if you're not feeling well, and take advantage of our virtual services

You will not be able to:

- Attend programs
- · Use meeting rooms
- Use study rooms
- Use any space for studying, reading, socializing, or other activity
- Play with toys
- Spend a prolonged period of time in the Library
- Donate books or other materials

Welcome Back!



Returns: If possible, for the health and safety of our staff and other patrons please continue to return items in the outdoor book drop at the back of the Library. All returned items are quarantined for at least 24 hours before getting checked in, and using the outdoor book drop helps us maintain the quarantining process. Thank you!

WiFi: WiFi will be available throughout the library as well as outside the building in our park-

ing lot. Please select "Library-wifi" and when you open your browser, agree to the Terms and Conditions page.

To remain updated on library regulations and services, visit their website at www.norwoodlibrary.org, call the reference desk at 781-769-0200, x110, or email norwood@minlib.net.

Happy Reading!

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After one bad experience too many with an unreliable contractor who used shoddy materials, Stephen Goulston founded Mario's Roofing.

"I didn't like the way things were going in this industry," he says. "I wanted to make a change. I started Mario's with the philosophy that I wouldn't do to your house what I wouldn't do to mine."

Thus began a fifteen-year quest for the perfect balance of craftsmanship, quality, and affordability. Mario's Roofing has grown beyond Stoughton to over a dozen local offices servicing Eastern Massachusetts and Rhode Island. Mario's has also garnered several awards, including the Diamond Approval Award from Customer Track-Record, the CertainTeed Tenured Member and Governor's Awards, and the Triple Crown Champion Award.

"In all of North America, only eleven roofing companies



have achieved Triple Crown status and we are one," Goulston says. "We're really proud of that."

A phone call or a website request for a quote brings a Mario's Roofing specialist right to your home. They'll make targeted recommendations, then spend time with the homeowner explaining what they've found.

"With roofing, we have a video for the customer to demonstrate every step in the process," Goulston says. "The key to a good roof is the preparation of the roof and the underlayment beneath the shingles. For the homeowner, it's the way it looks. For us, it's the way it performs."

Business sp⊗tlight

Goulston stresses continuing education for his teams, regularly inviting experts to teach his staff about the latest developments in techniques and materials. "Our guys are quality experts. Delivering the best to our customers requires we know what the best is. Then to make optimal use of it, we've got to know how and when to apply it. That's where my team comes in. We invest in experts so we can make the right recommendation for a client's situation." They'll even offer help with financing.

That commitment to cuttingedge materials is at the forefront with their siding. While Mario's offers basic vinyl siding, they also showcase a full selection of the newest and most versatile options, such as Everlast, a triple-composite formula that combines inorganic minerals, polymer reins, and acrylic colorant to create the most durable



siding on the market.

"September and October are the best times to work on your house," Goulston says. "Massachusetts winters can be hard on a home. Your roof needs reliable drainage to protect against ice dams. You need the gutters clear and ready to do the hard work. The siding needs to insulate against the snow and wind. Every part of a well-maintained exterior works together for the entire house's protection."

Take windows, for example, which directly impact heating and insulation. Older windows may vent heat in winter or trap too much warmth in the summer. Replacing old windows with energy-efficient ones is an easy way to enhance a home's beauty and efficiency.

Mario's offers a variety of windows, including custom design. Goulston says, "With windows, the installation is the most important part. All our window installers are highly-trained, and our policy is that the person who measures the windows is the person who installs them."

Window installation involves work on both the inside and outside, and Mario's will move the furniture and the curtains rather than expecting the homeowner to do it, then set it back in place. Goulston says, "It's part of doing the job one hundred percent. Our workmanship separates us from everybody else, but over the years, it's also become a huge part of our reputation that we care."

Early on, Mario's adopted the tag line, "We won't soak you to keep you warm and dry." They've held to that commitment with quality materials, expert craftsmanship, and competitive pricing.

Mario's website showcases a photo gallery of their best work, as well as before and after pictures with a slider bar so homeowners can visualize their own home's transformation.

Jobs range from new front doors to re-roofed apartment complexes, or even a single basement window. Goulston says, "A small touch like that is important—not only because it looks good, but for increased security and insulation. Our customers see those details every day, and when it's all working right, they feel proud of their home."

To get a quote for your home repairs and upgrades, visit https://mariosroofing.com or call (781) 344-2420.

"We won't soak you to keep you warm and dry"





The Norwood Fire Dept would like to welcome back Firefighters Ryan Greely, Brian Bettencourt, Adam Kewriga and CJ Kuietauskas from the Mass Fire Academy and Congratulate them and the rest of Bridgewater Class 2 on their graduation from the 10 week Recruit Firefighter Program. The 17 members of Class 2 overcame even more obstacles than normal with Covid precautions being put in place but all excelled, especially Firefighter Greely who graduated first in the class! Strong work to all and welcome back to the best job in the world.



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into degenerative or autoimmune. These are known as Osteo, Rhuematoid or Psoriatic. Osteoarthritis is from "wear n tear" or degeneration. Rhuematoid or Psoriatic are autoimmune in nature.

There are many foods that are considered inflammatory and can affect one's symptoms. These include high fructose corn syrup, processed sugars, saturated fats, gluten and casein, aspartame, caffeine and alcohol. These foods trigger inflammatory messengers called cytokines which can result in pain.

Lisa P. visited the Holistic Center at Bristol Square after suffering with symptoms of arthritis for over five years. Lisa's joint pain in her shoulders, neck and back were unrelenting and prevented her from sleeping and doing daily chores, such as doing laundry, making her bed, even loading the dishwasher. Standing for long periods aggravates the joints which affected her ability to stand at the sink for long periods of time.

After performing a comprehensive exam and evaluating her x-rays, Lisa P began a personalized care program, which included Chiropractic adjustments, changes in her diet by excluding wheat, dairy, refined sugars and caffeine, as well as an exercise regimen to support her health. Since implementing these changes, Lisa is now happily living her life, performing her daily chores and doing it all practically pain free.



Dr. Rochelle Bien & Dr. Michael Goldstein

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Norwood Italian Lodge #1235 Awards Two College Scholarships



Hunter (Sophie's brother), John & Regina Campagna (Sophie's parents), Sophie Campagna – Scholarship Recipient, and Steven Eosco, Lodge President



Steve Eosco- Lodge President, Stephen Ailinger- Scholarship Recipient, Amy & Joseph Ailinger – Stephen's parent

Steve Eosco, President of the Norwood Italian Lodge #1235, recently presented their \$1,000 scholarships to two qualifying high school students. This year's recipients are Stephen Ailinger and Sophie Campagna. The Italian Lodge extended sincere best wishes to both of these outstanding young people with all their future endeavors.

Stephen is a Norwood High School graduate and will attend American University in Washington D.C., with a focus on International Studies. His scholarship was graciously donated by lodge member, Emily Malac-

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aria, in memory of her husband, Andrew Malacaria, who was a valued Italian lodge member for many years. Stephen is the son of Joseph and Amy Ailinger of Norwood, and the grandson of lodge members, Joseph and Frances Ailinger of Norwood.

Sophie is a Norton High School graduate and will attend Bridgewater State University. She is the daughter of John and Regina Campagna of Norton, and the granddaughter of lodge members, Nicholas and Barbara Campagna, Jr. of Norwood. Sophie is interested in Mathematics and will also explore options for her major.

President Eosco acknowledged the hard work of lodge members who raise funds to support the scholarship program. Currently, the lodge has produced an Italian cookbook for sale (\$15) with over 75 favorite recipes from lodge members. The proceeds for this project fund the lodge scholarship program.

The Order Sons and Daughters of Italy in America is the largest and oldest organization of Americans of Italian heritage

in the United States. The Italian Lodge is a fraternal, social, and charitable organization whose purpose is to promote education, support charities through fundraising and to preserve Italian culture. For further information about the Norwood Italian Lodge, call Steve Eosco at 781-769-7865, or email at steve_toni@norwoodlight.com.



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The calendar was prepared a few weeks before the September 1 publish date. In consideration with the Coronavirus (COVID-19) and state and federal guidelines regarding public gatherings, some of these events may have been postponed or cancelled. It is recommended to call to confirm the event status before attending.

Calendar of Events

Sept. 2

ZOOM Into Summer Fitness III with Eileen

Morrill Memorial Library, Virtual

12:15-1 p.m.

Fitness instructor Eileen Smith is wrapping up the summer with one more session of a fun, full-body exercise class. Eileen will lead you in an overall workout set to energizing music that includes cardio, stretching, and strengthening while you stand, sit in a sturdy, straight-back chair, or do a combination of both. In any case, please have a chair available for a relaxing cool-down and a restorative meditation. Class is open to those of all fitness levels, and rubber-soled shoes or sneakers are recommended. Registration is required. To sign up and receive an email reminder, fill out the form through http://www.norwoodlibrary.org/morrillcalendar/ . An email with the Zoom link will be sent out the day before the class and again shortly before it begins.

Sept. 3

Virtual Craft Connection

Morrill Memorial Library, Virtual

6:30-8 p.m.

Join the new weekly Virtual Craft Connection! Get together to video chat while crafting to show off your latest projects and stay in touch. The Connection uses the Zoom platform, and the link to join is included below. Sometimes people are prompted to provide a meeting ID, visit http://www.norwoodlibrary.org/morrillcalendar/ for more information. There's also a phone number you can use to dial in to join in the discussion over the phone, if you're unable to join us on a computer. Please email Liz at lreed@minlib.net with any questions. 929-205-6099 US, Meeting ID: 893 8239 8201, Password: 224050.

Sept. 8

Women's Business Networking Meeting

8 a.m.

The Women's Business Networking (WBN) group is a non-profit organization for women in business or residents of Norwood and surrounding towns. The group meet two mornings per month and in addition to providing referral business, the women share and support business ideas and community events/fundraisers. If you would like more information about the organization, call 781-799-7068, or email wbnofnorwood@gmail.com.

Sept. 9

American Red Cross Blood Drive

Knights of Columbus Hall, 572 Nichols St.

9 a.m.-2 p.m.

Sept. 10

Virtual Craft Connection

Morrill Memorial Library, Virtual

6:30-8 p.m.

Join the new weekly Virtual Craft Connection! Get together to video chat while crafting to show off your latest projects and stay in touch. The Connection uses the Zoom platform, and the link to join is included below. Sometimes people are prompted to provide a meeting ID, visit http://www.norwoodlibrary.org/mor-

rillcalendar/ for more information. There's also a phone number you can use to dial in to join in the discussion over the phone, if you're unable to join us on a computer. Please email Liz at lreed@minlib.net with any questions. 929-205-6099 US, Meeting ID: 893 8239 8201, Password: 224050.

Sept. 12

Thrift Shop Sale

First Baptist Church, 71 Bond St. (Walpole St. entrance)

10 a.m.- noon

Visit the Blessing Boutique Thrift Shop! We've got some great fall clothes and shoes for everyone. Also have lots of giftware, kitchen and household items, books, and so much more. You're welcome to come in and browse.

Sept. 16

Turn the Page Book Group

Morrill Memorial Library, Virtual

6:30-8 p.m.

Turn the Page Book Group will be meeting to discuss "Queen Bee," by Dorothea Benton Frank, Copies of the book are available at the library Circulation desk and can be picked up on weekday mornings when the library is open for browsing, or if you'd like to pick up a copy using Curbside Pickup, call 781-769-0200 x224. The ebook is available instantly on hoopla. The audiobook is available instantly on hoopla. The discussion will be held virtually via Zoom. If you're not able to join by using a computer, there will be a phone number provided so you can call in to join the book discussion. To receive access details for joining our book discussion, register through the library calendar at http://www.norwoodlibrary.org/morrillcalendar/. For more information, email Patty Bailey at pbailey@minlib.net.

Sept. 17

Virtual Craft Connection

Morrill Memorial Library, Virtual

6:30-8 p.m.

Join the new weekly Virtual Craft Connection! Get together to video chat while crafting to show off your latest projects and stay in touch. The Connection uses the Zoom platform, and the link to join is included below. Sometimes people are prompted to provide a meeting ID, visit http://www.norwoodlibrary.org/morrillcalendar/ for more information. There's also a phone number you can use to dial in to join in the discussion over the phone, if you're unable to join us on a computer. Please email Liz at lreed@minlib.net with any questions. 929-205-6099 US, Meeting ID: 893 8239 8201, Password: 224050.

Sept. 20

Dog/Car Wash

Norwood Municipal Parking Lot, Nahatan St./Broadway

9 a.m.-2 p.m.

BSAC's Annual PET Extravaganza! In addition to the dog/car wash (9 a.m.-2 p.m.), there will also be microchipping (9 a.m.-2 p.m.), rabies clinic (10-11:30 a.m.) (\$10 donation), nail clipping, courtesy of Dirty Dawg, (10 a.m.-1 p.m.) (\$10 donation) (must prove rabies vaccination). Cats must be in carriers. Come down with your car, dog, or cat1

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Sept. 22

Women's Business Networking Meeting

8 a.m.

September 2020

The Women's Business Networking (WBN) group is a non-profit organization for women in business or residents of Norwood and surrounding towns. The group meet two mornings per month and in addition to providing referral business, the women share and support business ideas and community events/fundraisers. If you would like more information about the organization, call 781-799-7068, or email wbnofnorwood@gmail.com.

Titles on Tap Book Group

Napper Tandy's, 46 Day St.

7:30-9 p.m.

The September title was yet to be announced at press time. For more information, visit http://www.norwoodlibrary.org/morrillcalendar/. Titles on Tap is a social book group for readers in their 20s and 30s and for the young at heart. The group goes for stories that

are shaken, not stirred, and for readers who don't mind taking their love of lit outside the library walls. Titles on Tap meets once a month in the left-hand bar of Napper Tandy's to eat, drink, be merry, and discuss the latest reading selection.

Sept. 24

Virtual Craft Connection

Morrill Memorial Library, Virtual

6:30-8 p.m.

Join the new weekly Virtual Craft Connection! Get together to video chat while crafting to show off your latest projects and stay in touch. The Connection uses the Zoom platform, and the link to join is included below. Sometimes people are prompted to provide a meeting ID, visit http://www.norwoodlibrary.org/morrillcalendar/ for more information. There's also a phone number you can use to dial in to join in the discussion over the phone, if you're unable to join us on a computer. Please email Liz at lreed@minlib.net with any questions. 929-205-6099 US, Meeting ID: 893 8239 8201, Password: 224050.

Sept. 26

Thrift Shop Sale

First Baptist Church, 71 Bond St. (Walpole St. entrance)

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Visit the Blessing Boutique Thrift Shop! We have so many wonderful things, a great place to spend some time! Clothes and shoes for men, women and children, purses, kitchen necessities, books, you name it! Come in and take a look.

Sept. 29

Free & Cheap In and Around Boston

Morrill Memorial Library, Virtual

7-8:30 p.m.

Boston tour guide Jay Bazzinotti will present another popular presentation via Zoom: Free and Cheap In and Around Boston. More info can be found at http:// www.norwoodlibrary.org/morrillcalendar/. Registration is required. Use the previous link to also register. Registration is required.

Sept. 30

American Red Cross Blood Drive

Knights of Columbus Hall, 572 Nichols St.

1-6 p.m.



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Norwood Sports

Norwood Bats in Action This Summer

By Christopher Tremblay

When the American Legion, on a national level, decided to cancel the 2020 season due to the Covid-19 pandemic, it looked as though baseball players, who had already lost the high school season to the wide spread disease, were going to lose yet another season of the sport they so enjoyed playing. Luckily, the Massachusetts Independent Baseball League (MIBL) was formed to give those athletes who lost the spring season a chance to play baseball this summer.

One of the 16 teams taking part in the MIBL was Norwood, who would play under the guidance of Coach Paul Samagedlis, the American Legion skipper. The Norwood Coach also enlisted the help of the Mustangs High School Coach Kevin Igoe to prepare the team for the upcoming 15 game season, followed by a double elimination tournament.

While it was not your typical season by any means, the focus on the field was to get baseball into Norwood at the senior level and field all 18 players with the hopes of peaking for the playoffs.

"Having coached American legion baseball for the past 16 years for a program with a rich tradition, this was not a traditional year for baseball," Sa-

Lot Clearing

Grading

margedlis said. "A lot of these kids didn't get to play their senior high school season. With the absence of Legion ball, they were able to take to the field because of MIBL, which was put together in a short period of time while doing everything right; it was amazing."

Throughout the season with over 6700 people involved, the MIBL had only one case of Covid and that came from a Quincy player who had been part of an out-of-state hockey tournament.

Having all 16 make the playoffs, it was definitely a season in which they have never encountered before. According to the Norwood skipper, it was tough at times for the players to get up for games, but Norwood (5-10) looked as though they were peaking at the right time.

"Against Ashland, who was 12-1 at the time, Samargedlis fielded his top players and almost beat the league's first place team, eventually falling 4-3. The very next game, Norwood knocked off the second place Medfield team, 5-2, as the team prepared for the tournament.

Norwood may have only secured five wins on the season, but the coach believes the team could have easily won nine games had they not been shuffling the lineups to allow the seniors a chance to play baseball one final time.

"We felt that we were playing our best ball of the season and were ready for the playoffs, unfortunately our streak did not carry into the playoffs," the Coach said. "Against Quincy, a team that we had beaten during the regular season, our bats went silent and theirs were hot and our season concluded as we got knocked out in our next game, a hard fought 6-3 loss to Needham."

Although it was not the season that Norwood was hoping for, there were significant bright spots on the season, the first being the squad was one of the youngest teams in the league along with Walpole. Norwood had only four players on this year's roster that will not be returning next summer, so needless to say, the future looks bright for Norwood Legion baseball.

Starting catcher Matt Molen had an incredible season throwing out a high percentage of runners that attempted to steal on him and very rarely allowed a passed ball. Molen, in addition to Rob Wladkosky, Jack Cropper, Sam Tomasello and Jaden Ryan, led the Norwood offense at the plate. Joe Diblasi and Jack Tolman also contributed key hits for the team throughout the year as well.

Lawn

Installation



On the mound, Sean French and Tomasello were a one-two punch that could beat anyone. Ryan, Cropper, Joe Demarais and Danny Diblasi all also pitched well for the squad. Steve Grenham was the team's best reliever and logged some especially important innings to secure wins.

"We had excellent pitching this season with an earned run average of 3.80, which is great in an aluminum bat league," the Coach said. "Our pitching was top notch, but unfortunately our defense was not that good and we continuously gave our opponents extra outs and unearned runs."

Samargedlis and the Norwood team are looking forward to American Legion baseball when it returns next summer, and if the MIAA shuts down the fall high school sports, we may get to see the athletes back on the field once again for MIBL 2, where the same 16 teams will battle it out once again in the same format from September to the first week of October.



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Norwood Sports

ADs Take Guarded Approach to State Agency's Sports Guidelines

EDITOR'S NOTE: The Mass. Interscholastic Athletic Association and the Department of Elementary and Secondary Education issued its guidelines as Local Town Pages was going to press. Sports for the fall season that are in the lower and moderate risk categories can compete with modifications but football, competitive cheer and unified basketball are classified as high risk. Those teams can only practice this fall but their seasons could get underway in a floating season that would run from late February to late April.

By KEN HAMWEY Staff Sports Writer

Four of the area's veteran athletic directors are taking a wait-and-see approach to the guidelines for youth and amateur athletics that were announced by the Massachusetts Executive Office of Energy and Environmental Affairs (EEA) on Aug. 13.

The guidance, issued because of the coronavirus pandemic, puts football in a highly doubtful category. The Department of Elementary and Secondary Education (DESE) is expected to offer its guidelines soon and both sets will provide the Mass. Interscholastic Athletic Association (MIAA) with additional insight. To prepare for a fall season, the MIAA's COVID-19 Task Force will have to consider modifications for moderateand high-risk sports to allow for competition.

If football is played this fall, games would have to eliminate contact by replacing tackling with flags or playing a two-hand touch in a seven-on-seven format. Two options could be the creation of an additional season between winter and spring sports or playing football next spring.

Before detailing how the area's athletic directors reacted to the EEA's guidelines, here's a

rundown on what's been spelled out. The guidance classifies sports into three categories — Lower Risk, Moderate Risk and Higher Risk. For the fall, Lower Risk sports include golf and cross country. Moderate Risk fall sports are volleyball, field hockey and soccer. Higher Risk fall sports are football and competitive cheerleading.

Moderate Risk sports are listed as "sports or activities that involve intermittent close proximity or limited, incidental physical contact between participants." Higher Risk sports are listed as "sports or activities for which there is a requirement or a substantial likelihood of routine close and/or sustained proximity or deliberate physical contact between participants and a high probability that respiratory particles will be transmitted between participants."

The EEA guidance lists four levels of play. Level 1 is individual or socially distanced activities; Level 2 is competitive practices; Level 3 is games; and Level 4 is tournaments.

Lower Risk sports get the green light to participate in all four levels. That would enable golf and cross country to compete and hold tournaments. Moderate and High Risk sports can participate only in Level 1, which translates to no practices, games or tournaments. Those restrictions would be lifted if they meet "minimum mandatory standards for modification to play."

For soccer, field hockey, volleyball and football to practice, the following requirements are a must: Training activities must be performed in groups of 10 or less. These same groups must be used for every training session or class. Boundaries must be marked so that those groups remain at least 14 feet apart. No more than 25 people can be on a

playing surface at once. Groups can only compete against each other if they remain separate and no contact occurs.

For soccer, field hockey, volleyball and football to compete in games, two criteria must be followed. First, deliberate close contact must be eliminated. Deliberate close contact includes but is not limited to collisions, body checking, tackling, blocking, and racing/riding in packs. Second, minimize intermittent contact. Game situations that result in intermittent, close physical or face-to-face contact must be modified or eliminated, including restarts, faceoffs, throwins, scrums for the ball/puck, or similar activities. These activities may be allowed if face masks are used during contact.

Tom Angelo, Franklin High's AD, is concerned about overreaction. "Too many people are jumping to too many conclusions without hearing from all governing bodies," said Angelo, who has 36 years of experience as an educator. "Whatever is decided, Franklin High School will be prepared to provide our student-athletes with a safe environment, by adhering strictly to the proper protocols established by our own school district, the EEA, DESE, MIAA and the Hockomock League."

Chuck Grant, who's been Millis High's AD for the last 18 years, emphasizes that it's not time to panic.

"No decision has been made on whether fall sports will be canceled," Grant said. "We're still hanging in. Other guidelines were issued in July but these regulations focus "on more elaboration and more concerns."

"There's still time for the virus numbers to trend downward," Grant noted. "There's still a lot of data that can be looked at. My hope for Millis



GARY BROWN King Philip Regional AD

and the surrounding towns is that we give fall sports a try, and that includes football. We'll all deal with the changes needed to minimize the spread of COVID-19. The EEA's guidance was issued a month before pre-season practice would start (Sept. 14). A lot can still change."

Gary Brown, King Philip's AD who previously worked as an associate AD at Harvard University, says many of the sports offerings for the fall at the regional school remain intact.

"As of now, we're planning on offering as many sports opportunities as possible for the fall, and that includes football, soccer, field hockey and volleyball," Brown said. "Our goal is to offer the best student-athlete experience while keeping health and wellness as our top priorities. Athletics continue to help student-athletes physically and mentally while competing in high school sports."

Brown emphasized that while athletics are an important ele-



TOM ANGELO Franklin High AD

ment in youth development, "the big picture is still the health and safety of our students, families, communities, our state and nation"

Matt Baker, who's in his sixth year as Holliston's AD, is concerned the EEA's guidance clouds the fall sports picture because other agencies haven't weighed in.

"When I first heard there was guidance regarding athletics, my hope was it would start to give us some clarity regarding high school sports," said Baker, who previously worked in athletic administration at Framingham State. "I was inundated with calls, texts and emails. There was a lot of information everyone was trying to process and what it meant for high school sports. But as it turns out, this is just one set of guidelines being released by the state. We're still awaiting additional guidance from DESE and the MIAA and until then we're still in a holding pattern."





Pet Corner



Thought for September

"I don't understand people who don't touch their pets.

Their cat or dog is called a pet for a reason." – Jarod Kintz Remember Rajah? Our kitten with heart disease? Well he found his forever home with a great young lady dedicated to health and well-being. Thank you Briana 💙



It's a Dogs' Day!

BSAC's Annual PET Extravaganza!

DOG WASH-CAR WASH-RABIES-MICROCHIPPING-NAIL CLIPPING

Date: Sunday, Sept 20th Time Dog/Car Wash: 9-2 (\$8 or donation)

Time Microchipping:

9-2 (\$20 donation)

Time Rabies clinic:

10:00-11:30 (\$10 donation)

Nail Clipping:

courtesy of The Dirty Dawg

10 a.m.-1 p.m. (\$5 donation) (proof of rabies vaccination required)

Cats in carriers

Pkg. Lot

stateanimals.org

Location:Norwood Municipal

(corner of Nahatan and Broadway, across the street from 165 Nahtan St.)

Seeking volunteers to wash cars and dogs throughout the day. Reach out ASAP as we coordinate this effort at info@bay-

Dear Tabby



a question about my existing Feline immune-deficiency virus (FIV). I'm neutered and would prefer a quiet home with experienced cat-friendly humans. Can you help me better understand my disease and restrictions, if any, I have in my future?

Thanks for helping me learn more about myself!

Kindly, Outcast

Dear Outcast,



In brief, FIV causes a reduction in the ability of the immune system to fight infection and illness. And, similar

to HIV, FIV can be managed and controlled quite successfully resulting in a long healthy happy life for you!

Your viral infection can be transmitted through serious bite wounds (not tiny cat squabbles) and mating. Also maternal/fetal transmission can happen in the birth canal. Not a concern for you as a neutered male kitty.

Your humans should know, however, to ensure the safety of community cats, you should remain inside the home at all times. Your humans need to be sure you receive routine veterinarian care as well as appropriate vaccinations. This applies to all kitties of course!

I'm sure with your strength and spirit, you, like most FIV infected kitties, will live a long healthy life even though your immunological system is compromised. Most cats with FIV die from unrelated causes at an old age.

Hope I helped you gather information and good luck finding your perfect forever home.

Your friend, Tabby-CVT

Meet Prescott:

Prescott was residing around the homes near the Prescott Elementary school since before the Corona Virus closed schools down. He was eating at a cat lovers home who noticed, through night cameras, that he appeared to have an injury. Later it was determined that the injury was caused by a collar wrapped around his left front leg. BSAC assisted with trapping the cat, later named Prescott and has been treating his injury for several months now.

This is a sad reminder of how important it is to ONLY use breakaway identification collars or flea collars on your indoor or outdoor cat. This could have cost Prescott's life.

We prefer that all cats (and dogs) be microchipped and the chips registered.

Prescott has been neutered and vaccinated and lives with other cats now. His recovery is on-going and he seems to be appreciative of his care.

Once completely healed he will be seeking a forever home indoors only!

This what an injury from an embedded collar can look like.



Our needs: CAN'T ADOPT?

Consider sponsoring a cat like Prescott with a concurrent monthly donation through our website at www.baystateanimals. org, or sending a check to BSAC, Inc., 47 Windsor Rd., Norwood, MA 02062

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kit-

ties are living in foster care and prefer not to be coddled by use humans. They prefer the look but don't touch protocol. As with all of our long-term foster kitties, these two will always have medical care, a safe place to live and play and appropriate food. Big expenses are expected but your help makes this effort a little bit easier! Thank you in advance for donating monthly or sending a special donation to their dental

WE NEED BSAC adopted kitty photos.

Our annual calendar is in the works and we want to get as many of our adopted cats in! Send your photos to info@baystateanimals. org no later than September 15th for consideration. Cover photo to the best masked kitty or COVID creative photos! Calendars on sale in October.



Check us out on social media:





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College Campus in A Pandemic

Norwood residents are ready to learn

By Kara Nicole

With the COVID-19 pandemic still at the forefront of many citizen's minds and the school year fast approaching, students everywhere are going to be learning in new ways.

Jake Mannering, a recent Norwood High graduate and an incoming freshman at the University of New Hampshire (UNH), explained what his college experience will look like this fall

"As of right now, UNH is doing a hybrid based plan," Mannering said. 'This means that I'm taking four classes in total, and two of them will be online while two will be in person."

This hybrid style plan is becoming popular for many colleges and universities. The idea behind the plan being that it will keep the amount of students in classrooms from getting too large, but also allows students to learn in person rather than solely online.

"They have restricted where we can go on campus with our ID cards and we can only get into our own residence halls," Mannering said. "I'm excited to start college but it has definitely been overwhelming, especially because schools have been constantly changing their plans."

This ambiguity has been very stressful as students prepare to enter or return to campus. Some undergraduate's learned of their school's pandemic plans with only weeks to prepare.

Marisa Silk another Norwood graduate will start Stonehill College this year.

"I learned that my school would be allowing students to live on campus, and they sent out a plan to ensure social distancing was adhered to while moving in," Silk said. "Everyone received a specific time slot on a particular date to move in. This allowed everyone to transport their stuff in without being surrounded by other people."

Silk's school will be observing a hyflux program for classes. This means that some days class will be in person and other days it will be online; depending on the day and class size.

"Although it is probably not like a 'real' first-year college experience, I'm very excited to be able to go to campus and meet everyone" Silk said.

Even Norwood residents who have been attending their college for a few years are preparing for the new way of learning.

Westfield State University junior Grace Gillis described her mixed feelings about returning to campus.

"Although I'm nervous about going back with so many people, I'm hopeful that they will stay on top of the Covid tests to ensure that we all stay safe in all enclosed spaces," Gillis said. "I work at school as well and I'm not sure I would be going back if it weren't for work, so I'm staying positive that they take the proper steps to make sure that we all remain healthy!"

With the health of everyone a top priority-, schools are opening, but it is not guaranteed they will stay that way.

"I'm excited to start classes, but at the same time I'm not getting my hopes up for staying long as schools are constantly changing their plans," Mannering said. "The past few months have just been a lot of planning and what/ if scenarios."

Kaylin Reen a Junior at Roger Williams University, is also anticipating changes, but looking forward to returning to Rhode Island.

"I'm excited to go back this semester!" Reen said. "Although I know things are going to be different and we may not be promised a full semester as things change quickly, I am looking forward to having the best semester possible."

With the vagueness and uncertainty surrounding the start of the school year, no one truly knows if all the planning will work. This is unchartered territory for all. But at least students from Norwood seem to be keeping a level of hope alive that although things will be different they are equipped and ready to make the best of the situation.

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Real Estate Corner

Norfolk County's Resilient Real Estate Market

Register of Deeds William P. O'Donnell reported a better than expected real estate sales figure and a continued strong showing in mortgage lending highlighted Norfolk County real estate market activity for the month of July, 2020.

"During the month of July, real estate sales transactions, both residential and commercial, increased 1% year over year," Register O'Donnell noted. "A total of 1,780 real estate sales transactions were recorded during the month compared to 1,761 sales recorded in July, 2019. Considering the ongoing COVID-19 pandemic, the real estate transaction figure was welcome news. It reinforces what I have said in the past. Norfolk County is a destination location to live and work in Massachusetts. In addition to the surprising sales figure, the average sales price, both residential and commercial, increased 16% to \$836,964. Also, total real estate sales figure, again both residential and commercial, increased 11% to \$988 million."

Norfolk County continued to experience a robust mortgage lending market during the month of July.

"A total of 4,165 mortgages were recorded against Norfolk County properties during the month, an impressive 41% increase year over year," Register O'Donnell said. "This can be explained by individuals, families and businesses taking advantage of historically low interest rates, to both buy property and refinance existing mortgages. While the number of mortgage recordings increased significantly, the actual total mortgage borrowing figure decreased 33% to \$1.4 billion. This can be explained by two mortgages of \$436.4 million and \$384 million being recorded against properties in Quincy and Franklin respectively during the month of July, 2019."

During July, only 2 foreclosure deeds were recorded against Norfolk County property. However, due to the continuing statewide moratorium placed on initiation of foreclosures and evictions during the COVID-19 pandemic, no Notice to Foreclose Mortgages, the first step in the foreclosure process, were recorded.

"While most foreclosure ac-

tivity has been suspended during the COVID-19 pandemic, the Norfolk County Registry of Deeds continues to partner with two non-profit organizations that counsel and assist those struggling with foreclosure," Register O'Donnell stated. "Both the Quincy Community Action Programs, 617-479-8181 x376, and NeighborWorks Housing Solutions, 508-587-0950, are available to help anyone who has received a Notice to Foreclose Mortgage from a lender or is struggling to make mortgage payments. Another choice available for those struggling with foreclosure is the Massachusetts Attorney General's Consumer Advocacy and Response Division (CARD) at 617-727-8400. Each of these programs are staffed by knowledgeable professionals. I would urge anyone who is facing a foreclosure issue to contact one of these excellent programs."

The month of July saw a total of 1,291 Homesteads recorded, a 1% decrease from July, 2019.

"The Homestead law provides limited protection against the forced sale of a homeowner's primary residence to satisfy un-

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secured debt up to \$500,000," Register O'Donnell explained. "I urge Norfolk County homeowners to consider this important consumer protection tool."

"Considering the ongoing COVID-19 pandemic, the real estate numbers recorded in Norfolk County during July, 2020 were quite impressive," Register O'Donnell concluded. "The key to maintaining a strong real estate economy will be whether or not interest rates remain at historically low levels. All indications from the Federal Reserve and policy makers in Washington are interest rates remaining at their current levels over the next few quarters.

I am also proud to note another factor keeping the Norfolk County real estate market viable during the pandemic has been the Norfolk County Registry of Deeds remaining open for business. While the Registry of Deeds building has remained closed to the general public, Registry staff has been able to continue the important work of recording land documents. This has allowed impacted homeowners to buy and sell property and lending institu-

tions to provide needed funds to homeowners and businesses alike. Recording fees and deeds excise monies collected have been used by state, county and local governments to help fund many critical programs including education, public safety and health care."

I want to again urge our institutional users to continue utilizing electronic recording. Please note we also continue to receive land documents for recording from both regular mail and Federal Express. Additionally, a drop-off box in front of our main entrance at 649 High St., Dedham, continues to be available for those individuals who want to bring their land documents to the Registry for recording."

Finally, I want to reiterate my appreciation to all Norfolk County residents and Registry users for the patience and understanding they have shown while this pandemic has been ongoing. While we are cognizant of breaking developments regarding the pandemic, we are confident we can continue our important work during the pandemic and are hopeful for a brighter future. Be healthy. Be safe."

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Real Estate Corner

Register O'Donnell Advises Homeowners of Need to File Mortgage Discharges

Register of Deeds William P. O'Donnell recently reminded Norfolk County homeowners about the importance of filing a mortgage discharge after their mortgage has been paid off.

"When a mortgage has been paid off, a mortgage discharge document needs to be recorded with the Registry of Deeds to clear a homeowner's property title relative to that loan," the Register said. "This is particularly important in light of the many homeowners currently taking advantage of historically low interest rates to refinance their mortgages. Please note a discharge is a document (typically one-two pages) issued by the lender, usually with a title such as 'Discharge of Mortgage' or 'Satisfaction of Mortgage.' There are instances where discharges are filed directly by banks or settlement closing attorneys with the Registry as part of a property sale or as a result of a refinancing transaction. In other cases, the mortgage discharge is sent to the property owner who then becomes responsible for making sure the document is recorded. Whether or not a discharge is recorded by the lending institution or the individual property owner, it is important that the property owner makes sure all necessary documents have been recorded at the Registry of Deeds."

To check on their title, Norfolk County homeowners can access the Registry's online records at www.norfolkdeeds.org and verify if all mortgages associated with the property have been discharged. Please remember not having a mortgage discharged will result in a title issue and thereby impact the process of selling one's home."

The Register further noted that there have been cases where no discharge has been recorded against a long paid off mortgage.

"Unfortunately, some of the lending institutions that provided funds for these mortgages are no longer in existence," the Register said. "In other cases, financial entities have merged with another lending institution."

If a property owner needs to retrieve an original discharge of a mortgage and is unclear which lending institution is now responsible for providing the document, an option is to contact the Massachusetts Division of Banks at 1-800-495-2265 x-1, then x-61501. Another option is to access the Federal Deposit Insurance Corporation website www. fdic.gov. Then find the Bank-Find tab, approximately half way down the home page, put in the lending institution in question, then click on the lending institution link and you will be able to determine who has responsibility for the mortgage.

When recording a discharge, the original document is required. The Registry of Deeds does not accept photo copies or faxed copies of documents. The filing fee, set by state statute, is \$106.00.

"After paying off all the mortgages on their property, homeowners want to have peace of mind that they have clear title to their property, especially if they are contemplating selling," the Register said. "Being on top of what is required will go a long way in giving the homeowner assurances that they have clear title to their property. I strongly urge homeowners to make sure their mortgage discharge has been filed with the Registry of Deeds once their mortgage has been paid off."

The Norfolk County Registry of Deeds is staffed with a team of customer service representatives who can be reached Monday through Friday, 8:30AM-4:30PM, at 781-461-6101. These representatives have been trained in researching documents and are well versed on the subject of mortgage discharges and what, if necessary, needs to be done to clear title to a property.

To learn more about these and other Registry of Deeds events and initiatives like them at facebook.com/NorfolkDeeds or follow on twitter.com/NorfolkDeeds and instagram.com/ NorfolkDeeds.

The Norfolk County Registry of Deeds is located at 649 High St., in Dedham. The Registry is a resource for homeowners, title examiners, mortgage lenders, municipalities and others with a need for secure, accurate, accessible land record information. All land record research information can be found on the Registry's website www.norfolkdeeds. org. Residents in need of assistance can contact the Registry of Deeds Customer Service Center via telephone at (781) 461-6101, or email registerodonnell@norfolkdeeds.org.







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