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## History is a Family Affair with the Holmeses



BY SUSAN MANNING  
STAFF WRITER

History is a family affair with the Holmes family of Holliston.

When your parents are members of the Daughters and Sons of the American Revolution, it's no surprise that their three daughters would follow in their footsteps.

According to Jackie Holmes, that's exactly what happened. All three of their daughters has served as state president of the Children of the American Revolution (CAR), with their youngest, Taryn, serving currently.



**FAMILY AFFAIR**  
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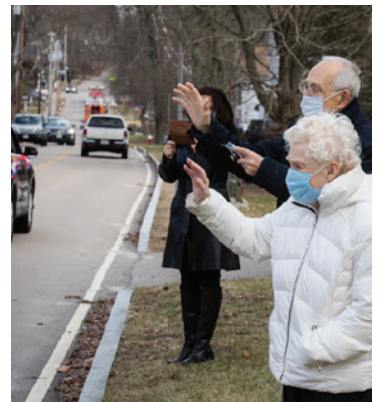


## Celebrating 95 Years Young with a Birthday Parade

Holliston Lions organized a birthday parade for Holliston resident and veteran Vincent Trunfio in honor of his 95th Birthday.

Members of the Holliston Lions Club, the VFW and the American Legion participated.

*Courtesy photos by Holliston Lion Tony Mistretta*



**BIRTHDAY PARADE**  
*continued on page 3*



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**FAMILY AFFAIR**

*continued from page 1*

“My mom and dad are members of our C.A.R. parent organizations, the Daughters of the American Revolution and the Sons of the American Revolution. My mom learned of Children of the American Revolution when I was about 3 years old and she filled out our membership applications for my sisters and me. We have been active ever since,” said Taryn, a freshman at Holliston High School.

In the 11 years since she first joined CAR, she has held too many offices to count.

“I have held many of our state officer and chairmanship positions, which helped to prepare me to be the state president today,” she said.

And her involvement does not stop there.

“I have been involved with



the Jason Russell Society for five years. The original society we joined was inactive and we

wanted to be active, so we transferred to the Jason Russell Society,” she said.

Taryn’s involvement in the CAR and Jason Russell Society keep the high-schooler busy, and proud.

“Since joining, we have been awarded the Second Most Outstanding Society in the Nation in 2018 and in 2020 out of about 560 societies around the world.

I am serving as the Jason Russell Society President as well. Holding both of these offices keeps me very busy,” said Taryn.

Taryn explained that there are three levels of leadership in these organizations and at the beginning of every CAR year, officers announce contests based on their chosen themes. The national president, who is based in Ohio, chose Pets for Vets, Inc, with the theme “Support or Brave and Noble Patriots.”

“Everyone rallies to raise awareness and funds to support

this project. Each State President also has a theme and project. My theme is ‘The Red, the White, & the Blue Of It!’,” she said.

Taryn explained, “C.A.R. was founded in 1895 by Harriett Lothrop, a Massachusetts native and author. We are learning about our C.A.R. roots here in Massachusetts and how the meaning of our national colors tie into C.A.R. values. Her home was The Wayside: Home of Authors located in Minute Man National Historical Park. I was fortunate to meet with the museum technician at the park who showed me C.A.R. curated items and the Lothrop Flag.”

The flag around with her project revolves, is a 20-foot, 20-star flag.

“Mrs. Lothrop loved to entertain and host parties and she loved to surprise her guests. She draped this flag across her sun porch and as she revealed it, small paper flags would flutter from the folds of the flag down to the guests.

“Patriotism is an important part of C.A.R. and I could not think of a better item for my state project funds to assist in its restoration and preservation while honoring our roots,” said the 12-year Holliston resident.

Anyone interested in contributing to her flag restoration project, can email [massachusettscar@gmail.com](mailto:massachusettscar@gmail.com).

“Donations are always welcome,” she said.

Those with family lineage to a patriot who served in the American revolution can join CAR, DAR, or SAR, depending on age. Visit [www.nscar.org](http://www.nscar.org) or [www.massachusettscar.webly.com](http://www.massachusettscar.webly.com) for more information.



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# Revisiting - Dividends: Evolve Beyond Yield

Two years ago, February 2019, I wrote about income investors becoming too attracted to high-yielding dividend stocks.

They'd ignore a company's business model, free cash flows, payout ratios, dividend growth and other key factors. Their mantra of "I don't care about the stock price, as long as I get my dividend" dramatically changed last year.

At first, all stocks fell. High-yielding companies were leveraged, faced earnings issues, industry headwinds and needed to preserve cash, so dividends were suspended or cut and stock prices stayed low. Meanwhile, efficient companies with growing business models recovered quickly, increased market share, stock prices accelerated and later dividends raised.

Bringing us to today and a conundrum for income investors.

**Low Interest Rates Meet Inflation** - Two year ago, certificates of deposits at 2.5% are renewing at 1% or less. Add the Fed indicating short-term rates will be held, even if inflation exceeds its 2% target rate. Thus those buying treasuries or investment-grade corporate bonds risk earning less than inflation.

**Outdated Criteria Brings Concentration Risks** - The philosophy of every investment must achieve a certain level of dividend yield is a fallacy. Meaning, you can't build a portfolio only of stocks with greater than 4%, 3% or even 2% yield.

For example, if 2% dividend yield is required to own a stock, a/o 1/20/21 you'd disqualify 76 of 120 (64%) largest companies

in S&P 500 Index. Require a 4% dividend yield? Only 12 companies remain, limited to oil & gas, tobacco, drugs or telcom. That's not being selective, that's concentration risk and avoiding growing companies.

Income investors need a new perspective.

**Seek Total Return Approach** - Instead of yield alone for income, think a combination of yield, dividend growth and stock price appreciation. If you require 4% income distribution and your portfolio yields 2%, the other 2% comes from selling investments. Relatively small and can occur naturally when rebalancing to manage risk.

**Growth of Dividends** - Growing companies reinvest earnings into projects to increase future cash flows. Dividends come from

cash flows, and many growth companies yield 1.5% or less. Given this, these are ignored by income investors. Huge mistake, let me explain.

**Yield-On-Cost (YOC)** - Measures the compounding of dividend increases. Divide current dividend paid by what you paid for the share, multiply by 100. Real world example, large software company averages ~1.5% yield last 5 years. Dividend increases results in shares bought 5 years ago having 4.2% YOC, meaning your initial investment now pays 4.2% annually. Bonds can't do this, they're fixed. Now add over the 320% stock appreciation and you see the mistake of only selecting high dividend yields.

Evolve beyond yield and seek help when needed.



Glenn Brown

*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](http://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.*



**BIRTHDAY PARADE**

Sue and Vincent Trunfio

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# Community Ties and a Commitment to Customer Service: Affordable Junk Removal

There are plenty of reasons to call a junk removal service. Maybe you're planning to move and need to clear out the basement and attic before your open house. Maybe you've spent way too much time at home lately and are feeling the need to declutter.

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

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

Jay Schadler started his business in 2003. Back then, it was just him and a beat-up pickup truck taking small jobs and working nights and weekends when he

## Business spotlight



could. As the years rolled on, his business grew, but his commitment to customer service never wavered. Now he's got a staff of ten, along with ten trucks, servicing eastern and central Massachusetts and northern Rhode Island.

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

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



Not everything ends up in a landfill—not if Jay can help it. He first tries to either recycle or donate items. Only after he tries to repurpose items do they end up at the transfer station.

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

If you don't want to be bothered with the dumpster, they've also got a driveway special where they'll take away a truckload of your unwanted things if you pile it up. Or if you don't want to lift a finger, then you can point at

the items, and the team will fill up their truck and haul away your unwanted things. However you do it, you're left with more space and more peace of mind.

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

And speaking of pricing, Jay is upfront about it. His website shows the truck sizes and prices, so you can save time knowing your costs before you call for an appointment. There aren't any hidden costs or surprise fees with Affordable Junk Removal.

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

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

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

For more information, contact Jay Schadler at (774) 287-1133 or visit Affordable Junk Removal online at [www.takeawayjunk.com](http://www.takeawayjunk.com).

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# Holliston Economic Development Committee Issues Letter of Support

By THERESA KNAPP

The Holliston Economic Development Committee has issued a letter of support for the proposed property development within 555 Hopping Brook Industrial Park.

After several months of discussion, including meetings with the public, the EDC expressed its support in a letter to the Planning Board on January 7, 2021, the same date that board was holding a hearing on the proposed 800,000 square foot warehouse facility.

"It is our viewpoint that the proposed property development within 555 Hopping Brook Park would be a positive addition to Holliston's local economy," read the EDC letter. "It is well within the landowner's rights to develop

and Route 16, improvements to the pedestrian crosswalks for the Upper Charles Trail crossings at Hopping Brook Road and Church Street, and a looping of the water line within the Park.

Residents from both Holliston and abutting Medway have expressed concerns about decreasing property values, effects on local businesses, and a steep increase in traffic along Route 16 and South Street. One person said residents should be considered "collateral damage" with a project of this size.

In its letter to the Planning Board, the EDC acknowledged traffic concerns and said, "The developer has agreed to a restriction that all truck traffic is prohibited from the use of South Street to travel to or from the site." Residents say similar ordi-

they cannot approve or deny a project and only assess if a project provides an economic advantage or disadvantage to the town. In their letter of support, they urged the Planning Board to seek a commitment in writing from the future tenant to give preference to Holliston residents when hiring.

The EDC letter was prepared in advance of a Planning Board hearing held on the matter on Jan. 7, 2021. At that meeting, town counsel Jason Talerma, Esq. raised questions about the design of the project which he described as an "intense" high-cube warehouse and not a "general warehouse" as the applicant has suggested.

"The designers of the project have produced a design that shows 170 truck bays and 423

don't square up right now and that's a big concern."

The applicant's counsel, Richard Nysten, Esq., said they are proposing a "customary warehouse" and not a high-cube warehouse, adding they take issue with the Planning Board (re)designing the warehouse.

"I find it interesting that the applicant is willing to confine themselves to a warehouse use but doesn't want to confine themselves to the design of a

warehouse. You can't have it both ways," Talerma said.

That hearing was continued to Feb. 4 at 7:00 p.m. when the Planning Board will hold a public hearing on the 555 Hopping Brook Special Permit. The agenda and Zoom information, plus additional documents, can be found on the Holliston Planning Board website <https://www.townofholliston.us/planning-board/pages/555-hopping-brook-information>



the property as currently proposed, with town approvals as required."

The letter also said the proposed development could "add more than \$1 million in new tax revenue to Holliston" and would increase the town's industrial tax revenue by 26 percent.

According to the EDC, the property owner - listed on documents as "New Hopping Brook Trust" with John Mark Delli Priscoli as trustee (and represented by Michael Milanowski at the EDC's December meeting), and the proposed tenant - listed as CRG Integrated Real Estate Solutions - have agreed to several town enhancements including a new traffic signal at the intersection of Hopping Brook Park

and not enforced. The EDC continued, "It is our understanding that this traffic will be traveling to and from the 495 interchange," adding that a facility of this size, with an estimated tax value of \$1 million, that does not send additional traffic through Holliston's downtown, "is an economic benefit to the community."

Medway abutters have also expressed concerns which the EDC acknowledged. "The EDC is aware that the Developer has agreed to pay \$3,000 to every abutter in Medway and that the matter is a subject of litigation," noting that issue is outside the purview of the Holliston EDC.

The EDC has previously stated their role is only advisory;

truck parking spaces. That's big, that's intense; that's for a high-cube or an e-commerce facility," Talerma said, noting a general warehouse would be "a very different project."

Talerma also noted the traffic study conducted (and referenced in the EDC letter of support) was done on a general warehouse design and not the high-cube warehouse which would have a very different impact. He also said if the applicant does not know yet what type of warehouse they want to build, the project should be reviewed it under the most intense warehouse use.

"You've got a traffic engineer touting one thing and project designers designing something else," Talerma said. "They



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# Dialogue that Crosses Faith Lines

By SUSAN MANNING  
STAFF WRITER

Twelve members of faith organizations in MetroWest, including Our Lady of Fatima Shrine in Holliston, work on a regular basis to make their communities more inclusive. They called it the MetroWest Inter-

faith Dialogue Project (MIDP). According to Fr. Carl Chudy, Interfaith Outreach Coordinator for Our Lady of Fatima Shrine, recognizing the diversity in communities is important.

“Our hope is to the honor the religious and nonreligious diversity of our communities and neighborhoods by creating

an interfaith community within communities of different faiths. We focus on three goals: Foster opportunities to come together in order to come to know one another and the faiths that inspire us; Gain insight on how much we share in common through our faiths and values; Discover how interfaith dialogue



Services) and Moshe Givental (former Rabbi of Temple Beth Torah) and me, in various town activities.

“My full-time work is Interfaith Outreach Coordinator for Our Lady of Fatima Shrine in Holliston and I began enlisting others to join us in a wider interfaith approach, including Mynuddin Syed from the Islamic Community in Framingham, and Shaheen Akhtar from the Islamic Center of Boston in Wayland, in specific activities that attempts to invite Jewish, Christian, and Muslim neighbors to see how we can all flourish together,” he said.

The present dialogue team covers a wider religious and nonreligious approach to interfaith dialogue and collaboration. They include Bert Cote (First Congregational Church), Rev. Mark Peterson (Christ the King Lutheran Church), Rev. Sarah Robbins-Cole (St. Michael Episcopal Church), Hussam Syed (Islamic Society of Framingham), Siri Karm Singh Khalsa (Sikh Community of Millis), Kristal Corona

(Conflict Resolution Specialist), Chris Brumbach (Temple Beth Torah), Rabbi Jennifer Rudin (Simcha-Services), Rabbi Mimi Micner (Temple Beth Torah), Swami Tyagananda (Vedanta Society of Boston (Hindu)), Warren Chamberlain (Bahai Community) and Chudy.

The groups hold various gatherings, although the pandemic put a wrench in the in-person events this past year. Chudy said the first event was a two-day interfaith event that began at Temple Beth Torah and finished at Our Lady of Fatima Shrine. It was themed: Loving and Listening: Honoring our Diversity as Multifaith Neighbors.

“Providentially, our first encounter together at Temple Beth Torah was the very day of the shooting at the Tree of Life Synagogue in Pittsburgh, October 27, 2018, where an anti-Semitic attack killed eleven people and injured six,” said Chudy.

and action can make a difference in our communities and neighborhoods and helps us all flourish together,” he said.

So how did this group come together? Chudy said some of it had already been happening when the more formal project came together in 2017.

“The MIDP began in 2017, building on interfaith and ecumenical activity already begun by Rev. Bonnie Steinroeder (First Congregational Church), Rev. Mark Peterson (Christ the King Lutheran Church), Rev. Sarah Robbins-Cole (St. Michael’s Episcopal Church), Rabbis Jennifer Rudin (Simcha-

## CROSSES FAITH LINES

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**CROSSES FAITH LINES**

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The group has also held book reads in person and online on forgiveness and systemic racism, interfaith scripture studies, and special forums to look at issues of anti-Semitism and Islamophobia.

“In light of shootings in mosques and synagogues elsewhere, we published declarations of solidarity, (found here: [www.hollistoninterfaith.org/building-bridges-blog/in-solidarity-with-our-muslim-neighbors-in-this-time-of-tragedy](http://www.hollistoninterfaith.org/building-bridges-blog/in-solidarity-with-our-muslim-neighbors-in-this-time-of-tragedy)),” he said.

Chudy said the division in this country is the exact reason the MIDP is needed.

“These divided times impel us to act together based on our common ground as peoples of different faiths and those who are nonreligious. We also strive to explore our differences and the values that hold all of us accountable to each other,” he said.

For more information, visit [hollistoninterfaith.org](http://hollistoninterfaith.org) or email [admin@hollistoninterfaith.org](mailto:admin@hollistoninterfaith.org).



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# Holliston Public Library

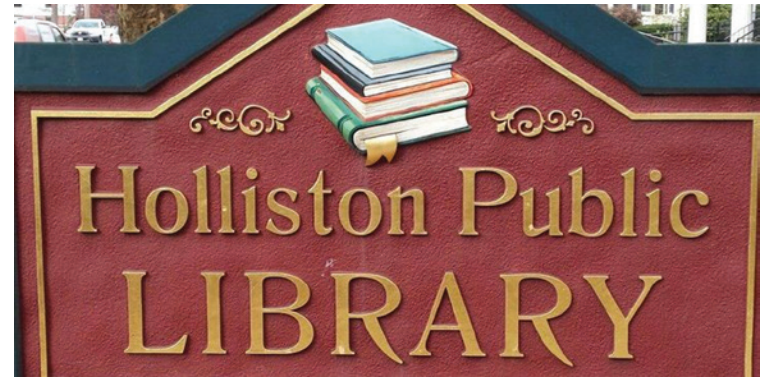
The Friends of the Holliston Public Library will present "Cooking with Chocolate" with Liz Barbour on Wednesday, Feb 10 at 7 pm. Liz, the owner of the Creative Chef in Hollis, New Hampshire will demon-

strate recipes with chocolate both savory and sweet. She will also include tips on cooking techniques and ingredients. The program is free and virtual. Participants must register to get a Zoom invitation and

copies of the recipes so they can cook along with Liz in their own kitchens or just watch and learn.

Author E. Dolores Johnson will visit the library virtually on Wednesday, February 17 at 7 pm. Her memoir *Say I'm Dead: A Family Memoir of Race, Secrets and Love* is the 2021 selection for One Book, One Holliston, an annual community reading program. Ms. Johnson grew up as the daughter of a Caucasian mother and an African-American father in Buffalo, New York. When she began to trace her family tree she found life-changing surprises. The Morning Book Club will discuss the book at their regular meeting on Mon, February 1 at 11 am.

The Mystery Book Club will discuss Ruth Ware's *The Woman in Cabin 10* on Tuesday, February 9 at 11 am and the History Book Club will talk about *City of Scoundrels* by Gary Krist on Tuesday, Febru-



ary 22 at 11 am. New members are always warmly welcome to the book clubs.

In-person visits to the library are currently on pause but curbside pickup and home delivery are available on the following schedule: Monday/Tuesday/Thursday/Friday from 10-6 pm; Wednesday from 10-8 pm and Saturday from 10-4 pm. The book drop is open 24/7 for returns at the lower children's entrance. The library is not charging fines at this time. Readers can still borrow books, films, magazines and audio from

other libraries as well. Patrons who would like to have books set aside for them can call the library at 508-429-0617 or email [holreturns@minlib.net](mailto:holreturns@minlib.net). Electronic resources from Libby or Hoopla include electronic books, downloadable audio, digital magazines and streaming TV shows and movies. All are available to use free of charge with a valid library card. The library staff is also available to answer questions and put together bags of books for patrons.

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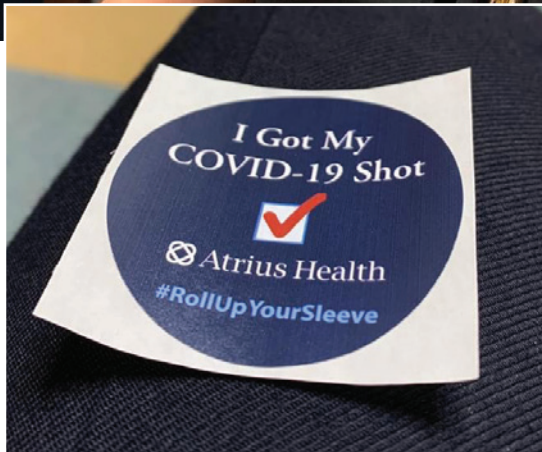
# Chief Stone Gets COVID-19 Vaccine

Holliston Police Chief Matt Stone rolled up his sleeve and got his COVID-19 vaccine.

As this is a new vaccine some are hesitant to get

theirs but Chief Stone showed there's nothing to worry about.

For more info head over to CDC.Gov and #RollUpYourSleeve!



# Senior Center Adapts to Changes from Pandemic

As we all know, we have faced challenges in 2020, that we could not have even imagined one year ago. With the support of all of you, we have risen to meet those challenges.

Although I think that my staff thought I was crazy when I said we were going to make this the biggest ( although certainly different), holiday season of my 16 years here. I was determined to not say no to anyone looking to participate. To that end, we served 185 Thanksgiving meals between home delivery and drive through, we served 217 Holiday meals, and this week we delivered gift bags to 272 seniors, including all residents of Cole Court and Mission Springs. We also worked to find as many members of our community as we could who are over the age of 90, and they all received gifts, as well as to those we know who are alone and struggle throughout the year. Each gift recipient received between 6 and 10 items.

The support from the community was beyond amazing. We had one family, who because their finances and lives had not been affected by covid, wanted to show their children about giving back to others, and they made 20



beautifully put together themed gift bags, such as "for the puzzle doer" and "for the letter writer." Their children's role was to fill treat bags with candies, teas, and hot cocoa, which were included in each gift bag. Another member of the community, who also relayed how his income was not affected, purchased 150 free meals, for up to \$15 each to the Holliston Grill. Those gift certificates were given to all residents

on Cole Court and Mission Springs.

Beyond that, the number of gifts that came from the community was astounding. The Girl Scouts (Troop #75346) had placed donation boxes in 7 local businesses and wrapped all of the items that they collected. As Marty likes to say, "It takes a Village."

I am honored to be part of the Center and this community, and to be in a position to facilitate these kinds of events happening.

For those who celebrate, I wish you a very Merry Christmas, and let's all hope for a better and brighter 2021!

Linda Marshal

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# Open Offices for the Annual Town Election

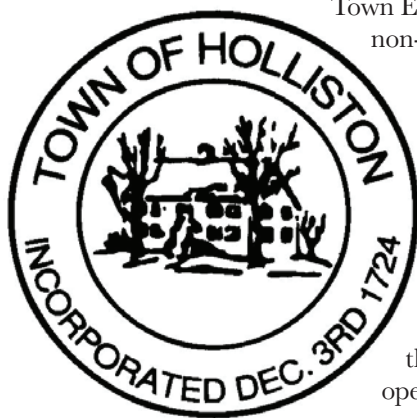
On February 1, Nomination Papers will be available to run for an elected office in Holliston. Running for a Town Office can be a rewarding experience, and an opportunity to help your community. Holliston depends on its volunteers.

The following is a list of the offices:

- Select Board  
3 year term 1 position
- Board of Assessors  
3 year term 1 position
- Finance Committee  
3 year term 2 positions
- Board of Health  
3 year term 1 position
- Housing Authority  
5 year term 1 position
- Trustee of Public Library  
3 year term 2 positions
- Park Commissioner  
3 year term 2 positions
- Planning Board  
5 year term 1 position
- School Committee  
3 year term 3 positions

To qualify as a candidate you must be at least 18 years old, a registered Holliston voter, and collect 50 signatures from Holliston registered voters by April 6, 2021. The Town Election is May 25, 2021.

If you would like to discuss the possibilities, or have your Nomination Papers prepared, please call the office.



Town Elections are non-partisan.

Town Clerk's Office, 508-429-0601.

Elizabeth Turner Greendale, CMC/CMMC  
Town Clerk

\*\* Due to the Pandemic, the Town Clerk's Office is open by appointment only. \*\*

# Holliston Lions Announce Super Bowl Squares for Senior Scholarships

The Patriots won't be in the Super Bowl this year, BUT high school seniors will still be graduating in June and they need our help now more than ever. Because of the COVID-19 pandemic, many families are struggling financially due to loss of jobs and will need help to meet the additional challenges of funding a college education. Because of this, The Holliston Lions Club has decided that 100% of the proceeds from our annual Super Bowl Squares fundraiser will be used to support our senior scholarship program.

The Super Bowl Squares fundraiser will be held entirely on-line this year. Squares are only \$25 and can be purchased on the Holliston Lions website. The deadline to purchase a square is Friday February 5th but DON'T WAIT – only 100 tickets will be sold

– so get yours today! First and third quarter winners will get \$150, the half-time winner will get \$200 and the final score winner will get \$500. If you are unable to order on-line or have questions about the Super Bowl Squares, please contact Lion Mike McKenna at mmckenna@kraftpower.com

Like most charitable organizations, the Holliston Lions Club has not been able to hold our usual fundraisers during the pandemic. In fact, we could not hold our annual carnival in June, which is usually our biggest fundraiser of the year. Your support of the Super Bowl Squares fundraiser will help us provides scholarships to deserving high school seniors. For more information about the Holliston Lions Club, please visit our website.

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# Police Department Gets a New Officer

Meet Officer Alex Hulme (pronounced Hume)

Alex is the newest officer with one year of experience, having graduated the Plymouth Police Academy this sum-

mer. He currently works the 11pm to 7am shift.

What did he do before joining HPD: Alex was an Associate Scientist at Ocean Spray.



# Holliston Housing Market Booms in 2020

By ED DANIELS  
VESTA REAL ESTATE GROUP

Without working in the real estate field, I would not have imagined that the housing market activity in Holliston would have grown during a Covid 2020. Even with all the difficulties in navigating how to sell or buy a house in this environment, the Holliston market flourished with only minor delays in March.

A large jump in the number of sales:

Holliston had 220 single family home sales in 2020, which was a jump of 39 percent from 2019 numbers. This is a healthy number of people moving but it is still historically a low number compared to the past 15 years. We find ourselves currently at only a 1 month supply of available homes, so it points to a very strong Seller's Marketplace!

Sales prices have strength:

The average Sales Price for a single family home in Holliston for 2020 was \$599,194. This is a healthy 7.3% price increase over 2019.

Buyers receiving very low interest rates, and only a few options to buy:

Most people live in the monthly payment. This happens a lot with big ticket items like a car or a house. When the interest rates are really low, that monthly payment is lower and therefore it supports that Buyer paying more in a final Selling Price. As long as they are still comfortable with the monthly payment, it works.

Interest rates right now can be had in the 3% range and all the major indices are forecasting them to stay there in the coming year.

Homes sell fast:

One of the biggest concerns that home sellers have is how quickly are they going to be able to find a buyer. Nobody wants the continued stress of keeping the home "show-ready" and having to get out of the home each time there is a showing.

No worries there! The average home sale in Holliston over 2020 took 29 days from Listing Day to Accepting an Offer. That is 38% less time on market than in 2019!

While my experience has been that the most successful home Sellers are the ones who pull out all the stops in preparing the home, determining an accu-

rate Asking Price, and marketing the home with a professional Realtor, we do find that a majority of these 2020 listings seem to understand that!

Forecasted to be another strong housing market over 2021

Our local real estate Team is experiencing continued strength in this Seller's Market. There are many shoppers who appreciate the community of Holliston and the strength of the schools. The town is in a reasonable commuting location to the city, and has public transportation options close by. We experience multiple offers being made on homes that are coming on market in January, though a major driver of this is because there are very few that are available right now.

Vesta Real Estate Group prepares Sellers over the course of weeks to best position their homes for sale. If you would like to have these free services prior to selling in 2021, it is never too early to reach out for insights and tools to assist you.

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## Did You Know?

Leisure activities may be widely viewed as fun ways to fill up free time, but the benefits of leisure activities extend beyond beating boredom. A 2011 analysis published in the journal *BBA Molecular Basis of Disease* found that leisure activities have a positive impact on cognitive function and dementia. The analysis, conducted by researchers with the Aging Research Center in Stockholm who examined various studies regarding the relationship between certain activities and cognitive function, defined leisure activity as the voluntary use of free time for activities outside the home. After retirement, leisure time constitutes a large part of many retirees' lives, and finding ways to fill that time is more beneficial than merely avoiding boredom.

The researchers behind the study concluded that the existing research is insufficient to draw any firm conclusions regarding the effects of certain types of leisure activities on the risk for dementia and cognitive decline, though they did note that multi-domain cognitive training has the potential to improve cognitive function in healthy older adults and slow decline in affected individuals. A multi-domain approach to cognitive training involves memory, reasoning, problem-solving, and map reading, among other activities. Aging adults who embrace activities that require the use of such skills may find that they're not only finding stimulating ways to fill their free time, but increasing their chances of long-term cognitive health as well.

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## Sports

# Dutcher Eager to Start Season as Holliston's New Hockey Coach

By KEN HAMWEY  
STAFF SPORTS WRITER

When Mike Dutcher was four years old, he told his mother that one day he'd be Framingham's fire chief. That prediction came true last April when the Framingham native was selected as chief at age 50. What Dutcher didn't tell his mom was that he'd eventually become Holliston High's varsity hockey coach. That selection occurred last October, also at the age of 50.

It's quite a coincidence but it seems like the 2020 calendar was all about Dutcher leaving his role as an assistant on two fronts — he was Framingham's assistant fire chief for four years and he was a varsity assistant for the Panthers for two years. The two promotions now put him in charge of both venues.

"My father was a captain in the Framingham Fire Department and I started my firefighting career in 1998," Dutcher said. "I moved up the ranks during the last 23 years. At Holliston, I was Dan Geary's assistant but took the varsity post when he stepped down. Coaching at Holliston should be a smooth transition because I've got a good connection with the kids."

Dutcher's ice hockey background is a study of paying his dues in supportive roles. He was a youth hockey coach in Framingham in the 1980s, later was an assistant for 18 years at Framingham High and he even worked as Catholic Memorial's freshman coach for one season.

Dutcher's playing career unfolded at Marian High when the school competed in the Catholic Central League. He played football and hockey all four years and was a senior captain in both sports. A wide receiver and cornerback in football, he was a two-time, all-star forward in hockey. "I played a grinding style on the ice," Dutcher said. "Our teams at Marian weren't very successful. My best season was my junior year when I scored 20 goals and had 30 assists."

Holliston's new coach, who



Framingham Fire Chief Mike Dutcher is Holliston High's new ice hockey coach.

has eight years of military service, knows what attributes he prefers in prospective skaters, focuses solely on team goals and has a keen competitive philosophy.

"I want our kids to be good people and good students first," Dutcher said. "Then I want them to be good hockey players who are committed to our program. My goals this year, with covid-19 still affecting us in many ways, are to be competitive and work hard every day. If the kids are reaching their potential and having fun, then winning will follow. What I like in my players are an aggressive style, solid skating techniques, athleticism, a strong work ethic, speed, a high hockey IQ and passion for the sport."

Ice hockey at Holliston unfortunately got underway late. Pre-season practice was delayed until Jan. 11 and the Panthers opening game came after Local Town Pages deadline. Holliston opened

its season on Jan. 20 against Norwood at Loring Arena.

"It was great to get back on the ice," Dutcher said. "The kids showed lots of enthusiasm and energy. We're all appreciated to be back because our student-athletes worked hard preparing for the season. The safety and health of our student-athletes, the greater school community and the Town of Holliston are the highest priority."

The squad Dutcher inherited has strengths — strong goaltending, experience on offense, a strong work ethic and commitment. "We need to improve our defense," he said. "Since three of last year's defensemen graduated, we have only one returnee on the back line. I like defensemen to contribute to our offensive attack."

Holliston's captains are quality leaders who'll be prime-time contributors. They include seniors Nico Quatromoni (goalie),

Kevin Balewicz (center), and Christian (Schneeloch (wing), and junior defenseman Ryan Dutcher, the coach's son.

"Nico has excellent instincts," Dutcher said. "He's a high-level player who works hard in practice on his craft. Kevin is also a hard-worker. We have high expectations that he'll be a consistent goal-scorer. He's got good hands and a hard shot. Christian grinds it out, scraps around the net and delivers in clutch situations. Ryan is our only regular returning on defense. He's skilled, moves the puck well, is good in transition and has good hands. We hope he'll score goals."

Two senior forwards who'll be in the rotation are Hunter McElhinney and Joe Williams. "Hunter is skilled and he can score," Dutcher said. "Joe is a lunch-pail guy with a strong work ethic."

A trio of sophomore forwards who'll no doubt get regular shifts are Nick Larche, Rhys Duncan and Jonah Feldman. "We need them to contribute," Dutcher said. "Julian Payne, a junior, will be on defense. He'll get playing time because he's got offensive skills and moves the puck well."

Modifications to hockey forced by covid-19 have been minimal. Two changes are on faceoffs and scrums. Opposing players must be six feet apart until referees signal the drop of the puck. And, when more than two players are battling for pos-

session, a faceoff will be called when a scrum numbers three or more skaters. Also, masks must be worn while playing, social distancing is required on the bench, crowd size will be limited and no locker-room presence will be available.

"We'll adjust to any changes," Dutcher said. "We're fortunate to be playing. Any games are better than no games."

When the Panthers do get under way, they'll be facing Tri Valley League large division teams. "Westwood, Medfield and Norwood will be major challenges," said Dutcher, who lives in Milford with his wife Stephanie and two sons. "They've got lots of returnees, they've got tradition and they're well-coached. Hopkinton is also in the mix."

Dutcher is eager to get started and is prepared to teach life lessons, such as leadership, commitment, teamwork and overcoming adversity.

As fire chief, Dutcher has 150 employees on his payroll and it's interesting what he says about those who have athletics in their background.

"Those who've played sports tend to be model employees," he noted. "They understand the need to work together. They help people and when they do, they put any differences aside."

Mike Dutcher is a coach with superb perspective and a willingness to instill top-notch qualities in his players.



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# Due to Covid-19, Almost Everyone Needs a New or Improved Health, Life, Disability, & Estate Plan!

BY DENNIS SULLIVAN & ASSOCIATES, COUNSELORS AT LAW

Even before March of 2020, when the coronavirus hit our country with a vengeance, approximately 86% of estate, health and disability plans didn't work when they were most needed because they were already out of date!

The pandemic dealt our citizens a 1-2 punch: 1.) Many people who thought they "didn't need" an estate plan desperately need a plan that works now.

2.) People who thought they had a good estate plan are now just realizing they MUST update that plan due to the pandemic and recent and pending changes in state and federal taxes and laws.

## Who Will Make Your Healthcare and Financial Decisions if Something Happens to You?

With the pandemic still rag-

ing, absolutely nothing is guaranteed. Unless you have a solid health, life and estate plan in place, all of this is at risk.

The time to take action to protect yourself, your loved ones and your estate is NOW.

The estate and elder law firm of Dennis Sullivan and Associates specializes in helping people and families just like yours. We have the team and the expertise to protect you, your family and your loved ones.

If you or a family member is stricken with Covid-19, who would care for your children? Who will make decisions for your grandchildren and parents? Who will make sure the rent, the mortgage and all the other bills are paid?

You need a trusted, caring, compassionate, and experienced team of professionals to help you design and establish your plan.

The founder of the Dennis Sullivan & Associates was educated at some of the finest uni-

versities in America, including master's degrees from the Boston University School of Law as well as from MIT, and he has more than 30 years of service.

All team members including our attorneys and CPAs, make it easy and enjoyable to put together your up-to-date estate plan! In compliance with Massachusetts Covid-19 orders and leveraging current technology included with our services, you can review and complete your estate and elder law plan with your attorney virtually—from the safety and comfort of your own home!

As a result, you will be both well informed and in control of your planning process as you benefit from our unique personalized counselling process. No family should be unprepared, especially now with all the medical and, legal, and tax changes!

Dennis Sullivan & Associates is dedicated to protecting everything you have worked so hard to achieve, including your good health, home, spouse, family, legacy and lifetimes!

## Covid-19 is Not Going Away Anytime Soon!

People all over the world of all ages are susceptible to Covid-19, but we in the U. S. are especially susceptible because we have the most cases and the highest number of deaths in the world.

While it is exciting news that vaccines are being rolled out, the roll-out is going much slower than expected and a large percentage of our population have said they will not take the vaccine.

Therefore, we are all still at risk. **THE TIME TO TAKE ACTION AND PROTECT YOUR FAMILY IS NOW!**

Don't let your family be a statistic because you failed to take action and are stuck with no plan or an outdated estate plan. Research statistics adjusted for Covid-19 show that 90% plus of health, life and estate plans are out of date.

## Once You are 18 Years Old, a HUGE Change Happens!

Most families are shocked to learn that once a child or grandchild turns 18, no one automatically has the ability to make

health or financial decisions for them—not even a parent, grandparent or spouse! (See our blog at [Dsullivan.com](http://Dsullivan.com) for more information.)

## Almost half of Americans 55+ don't have a Will and You Cannot Trust Wills You Get On-Line!

Americans age 55 + are at the greatest risk for serious complications and death from Covid-19. The mistake of using cheap or free on-line legal forms can cost your family thousands to hundreds of thousands of dollars and much more in terms of aggravation due to complete loss of control and sleepless nights. (See our blog at [Dsullivan.com](http://Dsullivan.com) for more information.)

## Estate and life planning is always essential but in the midst of a pandemic, it is Mandatory!

We hope you now understand that you and your family will tremendously benefit from having much more than just a will. Wouldn't you and your family prefer the peace of mind understanding how your family is protected now and for generations to follow?

The reason you need much more than just a will is because a will is only effective when you die. You need to be protected while you are alive, not only from Covid-19, but as you need to be protected in the event of disability.

Disability is six times more likely than death in any given year, but 2021 is a more precarious year than most.

The documents an estate and elder law firm will create for you and your family members will provide each person you care about with peace of mind. Yes, there is a light shining at the end of the long, arduous Covid-19 tunnel. Let's all be safe and well protected together on our journeys. You and your loved ones will be able to control your estate, your finances, your investments and, most importantly, your health care decisions without the expense or interference of the courts, medical, or the legal system.

Those benefits alone could save you thousands to hundreds

of thousands of dollars AND save you a huge amount of time, heartache, sleepless nights, and aggravation as well!

Dennis Sullivan & Associates is a caring, compassionate team of professionals who have been protecting families for generations by providing a unique estate planning and asset protection service for families in Massachusetts and surrounding states for more than 27 years. We currently provide virtual (on-line) discovery sessions, as well as personal counseling, and limited in-person consultations so you can get the high-quality life and estate plan you deserve at a reasonable investment for the lifetime protection for your family for generations.

Through our unique process you can complete all of your important protection virtually (on-line), staying warm, safe and healthy in the comfort of your home while a team of experienced, caring, compassionate and professionals creates a comprehensive estate plan that will provide you and your family members total peace of mind now and for generations that follow.

The most important phone call you can make today is to call our discovery line 800-964-4295 (24 hours a day, 7 days a week) or 781-237-2815 weekdays to register for discovery sessions and see how to qualify for your personalized review and counselling session. You can also register online at [DSullivan.com](http://DSullivan.com). Due to the emergency we are doing our best as essential service providers to help those who qualify by understanding how much they can and should do for their family now.

*Dennis Sullivan & Associates is a team of caring, compassionate highly-trained professionals who Protect Families for Generations.*

*Book a free online discovery session with us today. You'll see how easy and feasible it is now to protect your family's health and home, to protect your spouse, family, legacy, and life savings. You and your family will benefit from the peace of mind of knowing you have done everything you can to protect yourself and your loved ones for generations. Call now 800-964-4295 or register for a free meeting at [www.DSullivan.com](http://www.DSullivan.com)*



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MetroWest Medical Center administered the COVID-19 vaccine to its first recipients last month.

Clinical employees on the front lines of the COVID-19 pandemic were the first to receive the vaccine. Nicole Nelson, ICU RN, was the first employee the vaccine was given to. Following her were Dr. Lisa Sotir, ER Physician and Thomas Murphy, Respiratory Therapist. Pharmacist Neil Wallis administered the shots.

According to MWMC Public Relations Manager Rhiana Sherwood, more vaccinations are on the horizon.

"I cannot disclose the num-

ber of vaccines, but we are hopeful that we will be able to immunize all healthcare workers working in areas that are high risk for COVID exposures in the first few weeks of immunizations," she said.

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