Medway & Millis

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November 2021

Millis Boosters' "Run Back to School" was a success

Overall winner was Ben McCarthy, Fun Run winner was Sebastian Miller

The Millis Boosters' "Run Back to School" event held on Sept. 26 was a great success. The rain and clouds cleared just in time for the 150+ participants to arrive at the Millis High School. Many student athletes, coaches, kids, families,

and community members from Millis as well as surrounding towns attended this fun and competitive event.

The 1-mile Fun Run kicked off at 9 a.m. and the first to cross the finish line was 11-yearold Sebastian Miller of Walpole in a time of 6:32. The first girl to finish was 10-year-old Emma Genovese of Millis in 7:38.

The 5k set off at 9:30 a.m. down Spring and Ridge Streets. The overall winner was Millis sophomore Ben McCarthy with a time of 18:44 and the first female finisher was Millis freshman Shealin Conroy in 22:30.

As emcee, DJ Mike Rutkowski kept the tunes playing, bubbles floating, supported the runners, and kept the day runSee Inside... **Our Holiday Guide**

Medway's Habeeb runs

Boston Marathon in honor of sister

Raises more than \$23,000 for Boston Children's Hospital

On Oct. 11, 2021, many amazing individuals and teams gathered to run the Boston Marathon. Francesca Habeeb of Medway ran for the Boston Children's Hospital Miles for Miracles Team to support a cause very near to her heart: She was running in honor of her sister, Lena who received life-saving care at Boston Children's.



Medway's Francesca Habeeb ran the Boston Marathon with the **Boston Children's Hospital Miles** for Miracles Team. Pictured here, with one of her three sons on her lap, beside her sister Lena (seated) who was Francesca's motivation to run the race. Source: childrenshospital.org

MARATHON

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The Millis Boosters' "Run Back to School" started with a one-mile Fun Run. Credit: Amanda McGhee

BOOSTER RUN

continued on page 2









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give funds towards larger projects

BOOSTER RUN

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ning smoothly.

The Millis Boosters would like

to thank all the local businesses that stepped up to sponsor or donate to this event including Gold Sponsors Middlesex Bank, Nirvana Tea House and Cafe, Ambassador LLC, Roche Bros., and Millis Dental Care; Silver Sponsors Taylor Family Chiropractic, R&R Auto, and Tangerini's Spring Street Farm; and donations from Marathon Sports,

Whole Foods, Basil, Napper Tandy's, Victory Lane, Medway Cafe, Noon Hill Grill, Ryan Family Amusements, and Country Kitchen. The Boosters is a group of Millis parents who fundraise throughout the year to provide for and support the Millis Middle and High School athletes and athletic programs. They award

which have included the updated weight room, the new baseball dugout, new soccer nets, and the new football/soccer scoreboard in the past couple of years.



Overall race winner was Millis sophomore Ben McCarthy (right) with a time of 18:44. First female finisher was Millis freshman Shealin Conroy (left) in 22:30. Credit: Amanda McGhee

Varsity jackets, present senior banners and scholarships, contribute to team banquets, support individual team requests, and

If you're interested in joining the Boosters or have any questions please email millismohawkboosters@gmail.com.

MARATHON

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Habeeb says, "On a personal level, I have always wanted to run the Boston Marathon in honor of my sister, Lena. BCH was a big part of my sister's life when she was a child. Lena turns 40 this year and is just four years older than me. Lena was born with severe mental retardation, autism and overtime developed a drop seizure disorder. Her life has not been easy, to say the least. Yet she has jumped hurdles and proven that her strong willpower can surpass the many battles that have come her way."

Her goal was to raise \$10,000 and, as of publication, she had raised more than \$23,000.

Francesca says Lena is her inspiration, and says on her donation page, "[Lena] is my motivation in so much that I do, how I view life, and all its challenges that persist. I will put in much dedication and persistence to train for this marathon, but I do not doubt that it is my sister's inspiration that will get me past the finish line.

To learn more about their story, or to make a donation, visit Habeeb's fundraising page at https://secure.child-renshospital.org/site/TR?fr_id=2075&pg=entry

Medway Community Farm to hold Hoedown

Medway Community Farm will hold its second annual Hoedown on Nov. 6, barring COVID interruptions. The event will take place from 7 p.m. to 11 p.m. at the Thayer House and will include food, fun, dancing and music by The Hip Swayers (through a Medway Cultural Council grant). There will also be a raffle and silent auction, plus local craft beers, hard ciders and wine.

For more information and to purchase tickets, visit medwaycommunityfarm.org

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Your Money, Your Independence

Tax Loss Harvesting: Give Thanks And Slice Your Pie

Time to give thanks for family, health, pumpkin pie, and finding tax losses in portfolios.

How can you be thankful for selling something at a loss? Through a strategy called taxloss harvesting, losing investments can offset realized profits as well as up to \$3,000 in noninvestment income each year.

While IRS doesn't reference "tax-loss harvesting", there are plenty of rules for the strategy and need to be mindful of Form 8949, Schedule D, and these items:

Know your cost basis. Unless the entire investment was purchased at a single time without dividend reinvestment, then the price is varied. Good news is firms record cost basis and make available online to view before taking action.

Short-term and long-term capital gains. Short-term is sale of investment owned one year or less and taxed at your ordinary income rate (up to 37%); longterm is sale of investment held more than one year and taxed at either 0%, 15%, or 20% for 2021.

Important note, it is highly unlikely capital gains rates will remain the same for 2022 as the President wants to raise and Congress has debated not on if, but by how much and for whom.

Should you solely act on what Congress may do? No, never. Still, if there is an outsized position in either gains or losses, this should be added incentive to take action.

Back to this year, short-term losses are deducted against short-term gains, next long-term against long-term, then remaining net losses of either type can be deducted against the other. If still more losses can deduct up to \$3,000 against income. Still more? Then carry to subsequent years against capital gains and/ or \$3,000 of income.

Avoid a wash sale. A realized loss is disallowed if, within 30 days of selling the investment (either before or after) you or your spouse invests in something that is identical or "substantially similar" to the one you sold. This is across accounts as well, meaning if you sell something in taxable brokerage and buy it in an IRA, you can't use the realized loss.

Value of rebalancing. Have a diversified portfolio based on your risk level and goals in 2009, 2013 or even 2 years ago? If you practice "buy-and-hold", you're out of whack. Rebalance back to your target allocation, or economic and market cycles will unmercifully rebalance for you.

Also, cutting losses allows you to reduce outsized winners in your taxable portfolio. And given the last 2 years, there are several large, commonly held names that are outsized.

More to consider beyond this limited space, including the role of your tax bracket, how to redeploy cash to good use, and opportunity costs.

To learn more, talk with your tax professional or Certified Financial Planner.

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual.

Glenn Brown is a Holliston resident and owner of PlanDynamic, LLC, www.PlanDynamic.com. Glenn is a fee-only Certified Financial PlannerTM helping motivated people take control of their planning and investing, so they can balance kids, aging parents and financial independence.



Glenn Brown

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Millis ZBA approves 48 "high quality rental units" on

Route 109

Complex to span Larch Road to Dwight Street

ByTheresa Knapp

The Millis Zoning Board of Appeals has approved the "Gateway at Millis," a 48-unit apartment complex at 232-248 Main Street (Route 109) to be built between Larch Road and Dwight Street near the Millis/Medfield town line.

At its meeting on Oct. 18, 2021, the ZBA unanimously approved the comprehensive permit under M.G.L. Chapter 40B, the Comprehensive Permit Law.

According to www.Mass-Housing.com, the Chapter 40B statute "allows eligible affordable

housing developments to receive a comprehensive permit, even when projects require waivers of local zoning. In cities and towns that achieve certain affordable housing production goals, zoning boards of appeal may reject 40B proposals without facing an appeal from the developer, giving those communities great dis-

cretion over 40B development. Municipalities that have not achieved minimum affordable housing production thresholds have a more limited ability to reject 40B proposals."

Millis' affordable housing stock is currently less than four percent which is well below the state-required 10 percent.

The Gateway at Millis will include three buildings with three floors each and 16 units in each building. There will be two



Above, The 48-unit "Gateway at Millis" apartment complex has been approved by the ZBA for 232-248 Main Street, a section of land on Route 109 between Larch Road and Dwight Street, and would encompass this house at 242 Main Street. Credit: Theresa Knapp

Below, Design sketch of the "Gateway at Millis" apartment complex to include 48 rental units of which 12 will be considered "affordable." Source: https://www.millisma.gov/zoning-board/pages/comprehensive-permit-gateway-millis-232-248-main-street



3-bedroom apartments (one unit will qualify as "affordable"), eight 2-bedroom apartments (two will be affordable), and six 1-bedroom apartments (one will be affordable).

Per state law, and Mass Housing, the "affordable" units are restricted to households making less than 80 percent of the area median income (AMI).

Though the hearing had closed on Sept. 27 and the ZBA could not accept any public comment, some residents voiced concerns about traffic counts and the danger of a proposed crosswalk across Route 109. It was noted the issue will be addressed during the permit process.

MILLIS ZBA

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A close-up of the "Gateway at Millis" apartment complex approved by the ZBA to span Larch Road to Dwight Street on Route 109 near the Millis/Medfield town line. Source: https://www.millisma.gov/zoningboard/pages/comprehensive-permit-gateway-millis-232-248-mainstreet

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Charles River fall foliage at Great Bridge on Dover Road, Millis. Credit: Theresa Knapp

Clothing Drive at Millis United Church of Christ

The Millis United Church of Christ, in this month of thanksgiving, is collecting new socks and gently used warm clothing, i.e., winter coats, sweaters, sweatshirts and sweatpants, for both women and men.

Items will be given to Our Daily Bread in Taunton MA. Our Daily Bread is a non-profit food, nutrition, and resource center. They provide a free nutritious meal in a warm and welcoming atmosphere to those in need. The Resource Center also provides mentoring for basic life skills, empathizing, encouraging, and empowering a population that includes the homeless and disenfranchised.

The collection will take place from November 1 to November 21, 2021.

A collection box will be located at the back door of the church at 142 Exchange St.

Please call or email the church at 508-376-5034, or millisucc@ msn.com with any questions or concerns.

MILLIS ZBA

continued from page 4

In addition:

- Project must start within one year and must be completed within six years (three years longer than a non-40B project)
- Outside construction can take place between 7 a.m. and 6 p.m., no idling before 7 a.m.
- Interior work can be between 7 a.m. and 7 p.m.
- Deliveries can be made between 8 a.m. and 6 p.m.

- No work can be done on major holidays (defined in permit)
- No alterations can be made within any unit as a way to create an additional bedroom
- Affordable units will be granted via lottery
- First lottery will give preference to families with students in Millis schools, teachers within the Millis school system, and Millis town employees
- · Second lottery will be for all other units

The ZBA approved the permit with the caveat that the applicant clarifies the total number of parking spaces as either 76 or 74, both of which are below the number required for a standard complex with 84 bedrooms. The applicant must also clarify if that number includes parking for visitors (and add spots if it does not).

Approximately 14 people were present for the deliberations where two abutters said they were not notified about the project whose first hearing was in April; it was unclear if they live within 300 feet of the property which would require they be notified.







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You're Invited to The Bird & Bear Collective

Have you heard about, or visited, The Bird & Bear Collective yet? If not, maybe you've seen their Love Better, See the Good, Camp Quarantine, or Mama Bird and Mama Bear apparel out and about?

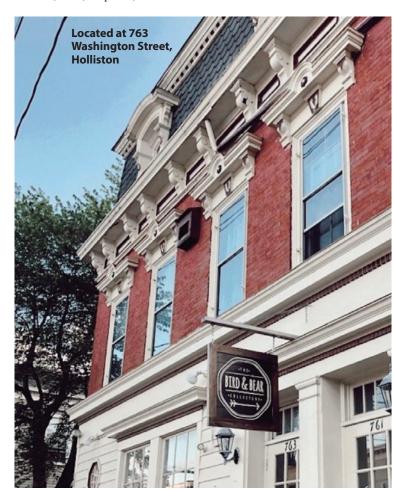
Located right in downtown Holliston, the Bird & Bear is a living, loving, and breathing collective of community, creatives, entrepreneurs, ideas and invitations. It's a unique space, brand, and business-model imagined by Medway local, Erin Defoyd, to bring people together and invite opportunities to purposefully gather, support small businesses, and shop small.

In late 2018 Erin, a self-proclaimed farmer's daughter and corporate refugee, stepped out of a 15+ year career in global marketing, diversity, and inclusion to pursue the entrepreneurial opportunity she saw coming to life in her backyard barn. The Bird & Bear Collective was launched in May of 2019 out of that backyard barn, and has continuously expanded and evolved over the past two years, even in the midst of a global pandemic.

Erin and her family were seeing something special happen in their backyard space. Together with family and friends they witnessed what happens when you have a space that you choose to open the doors to, for any and all kinds of gathering, play, creativity, conversation, and moments that matter, that barriers are broken, connection happens, and memories are made.

The journey from the backyard barn in Medway, to the downtown historic bank in Holliston has been grounded in the Bird & Bear's tag-line ~ a place to nest, rest, explore, and soar.





When asked what that means, Erin's eyes will light up as she shares the heart of the Bird & Bear.

"Birds and Bears, just like you and I, are very different beings. In size, what we look like, and how we live and do our day to day. Yet, even though we are different, we, just like birds and bears, go through very intentional seasons of quiet nesting and resting, so that we can explore and soar. For some, the Bird & Bear will feel like a quiet nest or den to come home to, and for others it will feel like an invitation, or perhaps a gentle nudge, to step out and explore the wilderness of our lives."

Like many over the past 18 months, the Bird & Bear has had to pivot and evolve in response to the pandemic, but it's the spirit of the collective that has not only sustained it's momentum, but has their space (in-person and online) to come alongside so many birds and bears...each of you.

During a "typical" month at the collective (there is nothing typical about the collective), the calendar will include a variety of invitations, small business pop-ups, and special events. Unique workshops take place 3-4 days a week across creativity, leadership, and wellness ~ examples include creating charcuterie boards, learning



The backyard barn where it all began

about the Enneagram, flower design, wellness with essential oils, hand-lettering, and productivity. Small businesses and brands have the opportunity to host private or public pop-up events that feature their products and services. During the week there is space available for people to work, host a meeting, or simply step away from their day-to-day into a space designed to welcome and encourage. And while the backyard barn is no longer headquarters for the Bird & Bear, it remains a destination for photographers to capture families and brands.

If you haven't yet visited the Bird & Bear's new location at 763 Washington Street, we encourage you to do so. The space has been beautifully designed by Medway local Sabrina Pettinichio, and is alive with the sisterhood contributions of many local entrepreneurs (Abigail Furey, Sue Conroy, Paulina Teng, Kim Chisholm, Corinne Lewis, Tara Barrows, Laura McGann, Molly Bradosky, Anne St. Vrain, and many more).

You can follow them on social media @birdandbearcollective and visit their website www. birdandbearcollective.com





The b.LUXE **beauty beat**

November Beauty Beat - Give the gift she really wants!

By GINA WOELFEL

It's hard to believe it's November already. Fall is in full swing with our steps bedecked with pumpkins and mums. Last month's foliage was a gift, bursting with bright pops of yellow, red and orange. Fall is a time of comfort, gatherings and warm evenings spent together. With just three weeks away from the holiday craziness, why not tuck in, relax and plan your enjoyment.

In last month's beauty beat we talked about the importance of scheduling and how time is more precious than ever before. What are some things you could do this month that would put more time in your pocket, time to regroup, visit family, support your community and breathe easier through this typically chaotic season?

We're sure you've all heard of the shopping crisis about to unfold. Holiday gift giving could be a nightmare with supply-chain backups, social distancing and perhaps the all-around exhaustion that comes with adding more "do's" to our "to-do" list.

bLUXE would like to offer a suggestion: choose easy this season.

You have 24 hours in a day:

- 7 hours to sleep (if you're lucky!)
- 8 hours of work (again, if you're lucky!)
- 3 hours with your kids, managing homework and their activities
- 2 hours of shopping, errands, calls and scheduling
- 2 hours of meal prep, cleaning and don't forget bedtime stories

That's 22 hours of "to-do's" a day...See where I'm going with this?

That's just two hours left of free, unscheduled time.

What can you do to stretch out your two hours? What can you ditch from your schedule for more "you" time and more family time? Because after almost two years of pandemic life, choose easy this season.



Here's a few suggestions:

Order in one (or two) meals a week. That's two hours you just gave yourself to pull family together, eat pizza and laugh about your day. It also supports your local food community!

Fifteen minutes before you drive your kids to school, take your coffee to your car, lock the doors and chill. Why? It's climate controlled, relatively sound-proof, and comes with a built-in entertainment system to play your favorite podcast or meditation. Start your day right and drive your littles freshly caffeinated and zenned for success.

And lastly, shopping! With so many online options, it's a nobrainer! Businesses are offering some of the best deals of the year this holiday season - especially local businesses!

Check out this season's giftgiving deals from b.LUXE Hair + Makeup Studio!

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For November, and every month of the year, the bLUXE team is thankful for you, our community, and for the love and support you continue to show us. Wishing you peace, health and love. We'll see you soon at the studio.

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PLEASE RECYCLE

Millis Church of Christ's Jolly Holly Fair returns on Dec. 4

Featuring many items for sale plus a raffle and silent auction



A previous Jolly Holly Fair sponsored by the Millis Church of Christ. Courtesy photo.

The Millis Church of Christ's annual Jolly Holly Fair will be held Saturday, Dec. 4, from 9 a.m. to 2 p.m. at the Millis Church of Christ, 142 Exchange Street. The event will feature a variety of vendors along with the best of the church crafters selling knits, baked goods, and candy, plus the Snack Shop will be selling breakfast and lunch items.

There will also be a Children's Room.

This year's
Silent Auction boasts a
wide variety
of offerings on
which you can
bid in-person
or via the online platform.
And new this

year is a hand-painted life-size nativity scene that will be raffled off. Tickets are one for \$10 or three for \$20.

Currently, masks are required for entry, but the guidelines continue to change. Please visit www.millisucc.org for updated Covid protocols and more detailed information.

Fundraising underway for this year's Medway Christmas Parade

At least \$12,000 needed for parade, ceremonies and fireworks

The 28th Medway Christmas Parade is scheduled for Nov. 27 at 5:30 p.m. and fundraising continues to raise the more than \$12,000 needed to fund the parade, ceremonies and fireworks display.

Private and corporate sponsors are welcome. If you can help, do-

nations can be made by calling the Medway Christmas Parade Committee at 508-533-2741 or mailing a check payable to the "Medway Christmas Pa-

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The Parade Committee urgently seeks your financial support.
The Medway Christmas Parade has become a proud tradition for our community.
Without the generosity of individuals and businesses like you, we would be unable to continue such an event.

For additional information regarding donations,
Contact: The Christmas Parade Committee @ 508-533-2741

Thank you for your support!
The Medway Christmas Parade Committee:

Chief Allen Tingley
Richard A. Parrella
Julie Harrington

Happy Holddays!!

Happy Holddays!!

rade Committee" to 36 Alder Street, Medway. Sponsorships are available for \$1,000, \$500, \$300, \$200, \$100 or any other amount.

New Route

There is a new parade route this year. The parade will start at Medway High School and proceed down Milford Street to Village Street into Medway Village proceeding onto Holliston Street to Main Street and ending at Choate Park and the Thayer House. Ceremonies at the Thayer House will include the presentation of service awards with music, food concessions and a visit from Santa. The evening culminates with a festive tree lighting and fabulous fireworks that are annually

viewed by 6,000 to 8,000 people.

For more information on this committee's effort to bring wishes of peace, prosperity, and good health to all people everywhere, call 508-533-2741.



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Blumenau and Stapels recognized by 2022 National Merit Scholarship Program

Millis High School students named Commended Students

Millis High School principal, Mark Awdycki, is pleased to announce that seniors (Class of 2022) Cole A. Blumenau and Jonah C. Stapels have been named Commended Students in the 2022 National Merit Scholarship Program. A Letter of Commendation from the school and National Merit Scholarship Corporation (NMSC®), which conducts the program, has been presented to these scholasticallytalented seniors.

About 34,000 Commended Students throughout the nation are being recognized for their exceptional academic promise. Commended Students place among the top 50,000 students who entered the 2022 competition by taking the 2020 Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT®).

"Those being named Commended Students have demonstrated outstanding potential for academic success," commented a spokesperson for NMSC. "These students represent a valuable national resource; recognizing their accomplishments, as well as the key role their schools play in their academic development, is vital to the advancement of educational excellence in our nation. We hope that this recognition will help broaden their educational opportunities and encourage them as they continue their pursuit of academic success."



Cole A. Blumenau (left) and Jonah C. Stapels. Courtesy photo.

Millis Lions running "Big Winter Raffle" through Dec. 21

Enter to win \$10,000 in prizes, proceeds to fund new digital message board

The Millis Lions Club continues its fundraising efforts with a \$10,000 "Big Winter Raffle." Tickets are available now through Dec. 21 at noon. The drawing will take place on Dec. 21 at 6 p.m. via Facebook Live on the Millis Lions page.

Tickets are \$100 and only 250 tickets will be sold. First prize will be \$5,000, second prize will be \$3,000, and third prize will be \$2,000. The tickets drawn for third and second prizes will be put back in the barrel for the grand prize drawing; meaning, each ticket could possibly win all three prizes. All state and federal taxes will be the responsibility of the winner. Tickets and other donations are tax-deductible.

To purchase tickets, call Debbie Hayes at 508-816-6732.

Proceeds will help fund a new digital message board the Lions plan to gift to the town. The double-sided message board will allow for multiple scrolling messages and will give both the Millis Police and Fire Departments the functionality to override the board in the event of an emergency to warn citizens.

For more information on the Millis Lions Club, the sign, fundraising events and/or how to make a tax-deductible donation, visit the Millis Lions Club web-

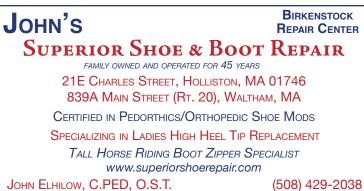
site at www.millislionsclub.org.

The Millis Lions Club Foundation is a 501c3 charitable organization, EIN #22-2938023.



The Millis Lions Club is raising money to purchase a two-sided digital message board, similar to the one pictured here, that they will gift to the town. Source: www.millislionsclub.org







Living Healthy

Eyelid Margin Disease

By Roger M. Kaldawy, M.D. Milford Franklin Eye Center

Eyelid margin disease including blepharitis occurs when the eyelids become coated with oily particles and bacteria near the base of the eyelashes. This condition is very common and unfortunately, is often misdiagnosed by many eye professionals as allergy, which it is not.

With eyelid margin disease the eyelids are inflamed. Symptoms include: Eye and eyelid irritation, a film in the eye, itchiness of the eye, redness of the eye and a burning sensation.

This condition frequently occurs in people who have a tendency toward oily skin, dandruff or dry eyes. With blepharitis, both the upper and lower eyelids become coated with oily particles and bacteria near the base of the eyelashes. It may cause irritation, itchiness, redness, and stinging or burning of the eye.

What causes blepharitis?

Everyone has bacteria on the surface of their skin, but sometimes bacteria thrive in the skin at the base of the eyelashes. Large amounts of bacteria around the eyelashes can cause dandruff-like scales and particles to form along the lashes and eyelid margins.

Blepharitis is also associated with meibomianitis— a dysfunction and inflammation of the nearby oil glands of the eyelids (called meibomian glands). Blepharitis is also common in association with a skin disorder called rosacea. In this case, we call the eyelid problem "ocular rosacea".

What is ocular rosacea?

People who have acne rosacea, a common skin condition causing pimple-like bumps and facial redness may suffer from ocular rosacea. This can affect the eyelids with redness and swelling.

If you have ocular rosacea, reduce alcohol, caffeine and chocolate in your diet. Omega-3 fatty acids (fish oil and flaxseed oil) are also helpful. Doxycycline or similar derivatives can help improve the dysfunctional oil glands as well as both facial and eye symptoms. Reducing stress and better sleep are critical in controlling the symptoms.

What is demodex blepharitis?

Some people with oily (seborrheic) skin, and more so those who have a weakened immune system can have microscopic mites (demodex folliculorum) and their waste materials cause clogging of follicles at roots of eyelashes, and in some cases might be associated with development of skin conditions such as rosacea and blepharitis. Another version of these mites (demodex brevis) can be found more

generally in oil glands of the skin and eyelids, which also may contribute to blepharitis symptoms. While presence of these tiny mites is common in everyone, researchers speculate that some people develop demodex blepharitis due to unusual allergic or immune system reactions leading to inflammation.

What if I get a stye?

A stye develops from an eyelash follicle or an eyelid oil gland that becomes clogged from excess oil, debris or bacteria. Styes can be a complication of blepharitis. If you have a stye, treat it like you treat blepharitis, and if not better within two weeks, see your ophthalmologist.

How is blepharitis treated?

Blepharitis is often a chronic condition, but it can be controlled with the following treatment:

Warm compresses. Wet a clean washcloth with warm water, wring it out and place it over your closed eyelids for at least one minute. Repeat two or three times, rewetting the washcloth as it cools. This will loosen scales and debris around your eyelashes. It also helps dilute oil secretions from nearby oil glands, preventing the development of a chalazion (stye)-an enlarged lump caused by clogged oil secretions in the eyelid.

Eyelid scrubs. Using a clean washcloth, cotton swab or commercial lint-free pad soaked in



warm water and few drops of baby shampoo, gently scrub the base of your eyelashes for about 15 seconds per eyelid.

Antibiotic ointment. Your ophthalmologist may prescribe an antibiotic ointment. Using a clean fingertip or cotton swab, gently apply a small amount at the base of the eyelashes before bedtime.

Artificial tears or steroid eye drops may also be prescribed temporarily to relieve dry eye or inflammation.

Specific treatment of demodex blepharitis: A commercial eyelid scrub combined with tea tree oil may be effective for treating this type of blepharitis. Shampooing with a product containing a tea tree extract is also helpful. This is available as Tea Tree Shampoo. The target here is to reduce the population of the mite (demodex). Washing sheets and pillow cases in hot water and drying with the "high" dryer setting is helpful. Avoid makeup for at least 1 week and discard all old makeup. Other reported treat-

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Living Healthy

Senate President Karen Spilka Co-hosts Mental Health **Roundtable for Veterans**

Connecting Veterans to care, assisting suicide prevention efforts of Home Base

State Senate President Karen E. Spilka, in partnership with Home Base, a Red Sox Foundation and Massachusetts General Hospital program, and local community leaders, co-hosted the statewide organization's first Veteran Suicide Prevention roundtable in MetroWest.

Founded in 2009 and based in Boston, Home Base has provided mental healthcare and support services to more than 25,000 Veterans and members

(BOSTON - 10/07/21) of their families at no cost to patients.

> "Our Veterans deserve access to quality health care at every level, including mental health care," said Senate President Karen E. Spilka. "As the daughter of a Veteran, I know firsthand how the stresses of military service and unmet mental health needs can affect entire families. For this reason, I am especially supportive of efforts, such as those by Home Base, which involve Veterans' families in the

process of healing and addressing mental health needs."

"Given the unprecedent times we live in and the perfect storm of events that include the pandemic, and the abrupt withdrawal from Afghanistan, we

have seen a significant increase in Veteran suicides and demand for care. Our collective effort to connect Veterans to evidencebased mental health care is more important than ever, said Brigadier General Jack Hammond, Executive Director of Home Base'

The current statewide suicide prevention campaign has

MENTAL HEALTH

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EYES

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ments of demodex blepharitis include sulfur oil and steroids. An anti-parasitic gel (metronidazole) also has shown effectiveness as a treatment. Hypochlorus acid which is available commercially as a spray is also a helpful cleaning solution to kill demodex and tends to be less irritating then tea

Eyelid margin disease is very common...With a full-time external disease specialist on staff,

3 locations including a surgery center in Milford, our eye centers offer state-of-the art equipment to diagnose and treat eye problems, including blepharitis. We have published research papers and lectured to other physicians on the subject. We are now a referral center for difficult cases of ocular surface, lid disease, blepharitis and ocular rosacea. With our expanding practice of 7 providers we can help you manage this problem and continue our mission to provide world class eye care for the entire family.

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FPAC to host Gala and Telethon

FRANKLIN- The Franklin Performing Arts Company (FPAC) will hold a Gala and Telethon hosted by Broadway's Ben Cameron (original cast of Wicked) on Saturday, November 6 at 7:00 pm. The evening will include live and silent auctions, a celebrity telethon, and great performances live at THE BLACK BOX or streamed to audience's homes. This year, Gala attendees are invited to choose their own way to celebrate the FPAC Gala. Tickets are available to enjoy the event in-person as a part of the Live Studio Audience complete with a Swag Bag, Hors d'oeurves, and a toast, followed by dinner provided by 3 Restaurant. Or, audiences can watch from home starting at 8 PM and enjoy a delicious dinner prepared and packaged by 3 Restaurant from the comfort of their own home.

Gala and Telethon proceeds will benefit the initiatives of FPAC and THE BLACK BOX. From the beginning, FPAC has followed a mission dedicated to promoting the performing arts with an emphasis on youth devel-

Business

opment. Through FPAC, THE BLACK BOX stage is graced by Broadway stars, professional artists, local performers, and students of the arts. Their performances feature live orchestras and professional artists, and they often provide a first glimpse into the world of theater for local

At-home Gala and Telethon attendees can have their dinner delivered to their home by one of FPAC's celebrity guests, or can drive-through at THE BLACK BOX to pick it up. The online auction will be open prior to the November 6 event.

FPAC supporters are invited to call in to the Gala Telethon. Upon making a donation, callers can chat it up with a celebrity guest of their choosing. And as always, the evening features topnotch FPAC Gala Entertainment featuring Broadway stars and



FPAC Favorites whether attending in-person or at home.

Gala and Telethon host, and longtime FPAC friend, Ben Cameron has appeared on Broadway in Aida and the original casts of Wicked and Footloose. He has toured with Sweet Charity, Fame, Tommy, Footloose, and State Fair and is currently the creator/host of Broadway Sessions at The Laurie Beechman Theater in New York City.

For tickets and more information, visit www.FPAConline.com or call 508-528-3370.

MENTAL HEALTH

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partnered with groups in communities across the state to host a series of roundtable discussions seeking to evoke conversation, raise awareness, break the stigma associated with seeking mental health care, and to create a community driven ecosystem to identify at risk Veterans in local communities to connect them to care.

Such needs are particularly pronounced among the Veteran community as, more than 100,000 Veterans have died by suicide in the last twenty years and Veterans are 1.5 times more likely to die by suicide than Americans who never served in the military.

Approximately 50 people attended the event, including Veterans, state and local elected officials, health professionals, first responders, Veterans organizations and human service nonprofits. Many of the participants have previously partnered with the Senate President on aspects of state policy related



Mass. Senate President Karen E. Spilka

to mental health, suicide prevention and substance use disorder, and were acknowledged by the Senate President for their expertise on these issues. The event also served as a forum for coordination among these groups and for Veterans to highlight concerns specific to mental health services in the MetroWest region. Also in attendance were Representatives Carolyn Dykema of Holliston and Jack Patrick Lewis of Framingham.







Registration open for 2021 Medway Turkey Trot and Kids Fun Run



This year's Medway Turkey Trot is scheduled for Nov. 25; a new Kids Fun Run will take place on Nov. 20. Source http://medwayturkeytrot.org/

The 10th annual Medway Turkey Trot 5K Road Race will take place on Thanksgiving morning, Nov. 25, at 7:30 a.m. All proceeds will fund uniforms and equipment for the Medway Athletic Department.

The event will start at Medway High School, 88 Summer Street, and will feature music, prizes and a performance T-shirt (automated timing chips). Additionally, all participants will receive a commemorative 10-year anniversary item. More information and to register at http://medwayturkeytrot.org/

New in 2021 is a Kids Fun Run which will start at noon on Saturday, Nov. 20, at the Medway High School North Field. There will be a 1K (0.6 mile) race for any child aged 13 and under. There will also be a number of

smaller races (ex. 50 yards, 100 yards, etc.) for the little ones. All participants will receive a Turkey Trot medal and can enjoy music and refreshments. There is no charge for the Fun Run but participants are asked to bring two non-perishable food items to support the Medway Girl Scout Thanksgiving food drive. More information and registration also available at http://medwayturkeytrot.org/

The race directors would like to thank sponsors Lawrence Waste Services; Middlesex Savings Bank; Sean Murphy, CPA; The Law Office of Steven M. Houde, PC; Charles River Bank; Richardson & Company PC; Brand Hero Promotions and Connections Physical Therapy; Medway Muffin House; Roche Bros.; Dunkin's; and Shaw's.

The Medway Turkey Trot will again be working with the Medway Girl Scouts for their Thanksgiving Food Drive. Non-perishable items can be dropped off during any of the T-Shirt pick up dates: Nov. 20 from 9 a.m. to noon; or Nov. 22 and Nov. 23 from 6 p.m. to 9 p.m. at the Medway High School main entrance.

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5 reasons young families need life insurance now.

When it comes to money matters, young parents who are just starting out have a lot to juggle: They may be paying off student debt and saving for their first home, all while raising kids. But it's also a time when young families may be the most financially vulnerable should the unexpected strike. To ensure that they have financial protection when they need it most, purchasing a life insurance policy should be top of mind.

Here are five reasons why young families need life insurance:

1.You just never know. While it's not the most pleasant thing to ponder, an emergency situation could quickly put your family's finances under water. In fact, only 40 percent of Americans have enough savings to cover an unexpected \$1,000 expense.

And when you're starting out, not having protection in case something happens to a family's breadwinner is even scarier.¹

- **2.The earlier you opt in, the more affordable it is.** Because age is one of the factors that affects the cost of your premiums, the younger you are when you purchase a policy, the less you'll be paying each year.
- **3.lt may not be as expensive as you think.** If you're on a budget and are convinced you can't afford life insurance, consider term life insurance. It guarantees protection for a set amount of time provided premiums are paid when due. Since it's not designed to last a lifetime, the annual premiums are considerably lower when you are younger.

4. It lets you concentrate on other goals.

Once you have the peace of mind and financial protection that life insurance grants you, you may feel secure enough to fund long-term goals, like buying a home, saving for your nest egg, or going back to school.

5. You can always upgrade at a later date. Don't let the fear of making the wrong decision deter you from purchasing a policy now. The policy you purchase today isn't intended to be set in stone. As your family's needs change, you have the option of considering other policies.

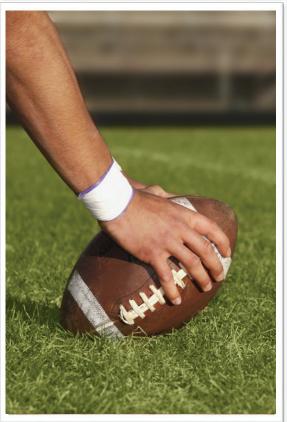
We know it's not easy for young families to make their life insurance needs a priority, given all their competing financial obligations. However, permanent life insurance is a vehicle for protection that is not only affordable, but can also help families accumulate cash value and can ultimately propel them toward reaching both their immediate and far-reaching goals.

1Annie Nova, "A \$1,000 Emergency Would Push Many Americans into Debt," CNBC, January 23, 2019.

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Elijah T. Grasshopper & Friends

Elijah T. Grasshopper & Friends are a children's music group featuring Emma "Go-Go Green" Bean and their puppet pals, Willa the Worm and Weatherbee Frog. This Fall they bring their Harvest themed kid's show to the area with special guest, the Orange Farmer and her interactive dance song, Somethin' Bout a Pumpkin. With a target age range of 2– to 8-year-olds, the group has received multiple grants through the Mass Cultural Council in the past few years and

are excited to bring their music to local communities. Join Elijah & Friends for some super-duper interactive kids' music and a hopping good time! You can learn more about 'Elijah' at www. ElijahTGrasshopper.com. This show is sponsored by a grant from the Medway Cultural Council and Massachusetts Cultural Council, a state agency.

WHEN: Thayer House lawn WHEN: Veteran's Day, Thursday, November 11 at 11 am





Sports

Rebuilding Not Part of Formula for Millis Girls Soccer Team

By KEN HAMWEY STAFF SPORTS WRITER

Before the season started, Olivia Zitoli and her Millis girls' soccer team listed two goals they were hopeful of achieving. Their objectives were to improve daily and qualify for the Division 5

At Local Town Pages deadline (Oct. 15), the Mohawks definitely had improved, but in spite of a sub-.500 record, they're still in a position to secure a playoff berth.

"Our prime goal is to qualify for tourney play," Zitoli said. "As for the Tri Valley League Small Division, we knew that Medway, Dover-Sherborn and Dedham were very strong because of their tradition and talent. After last year's nine-game, COVID-19 season, the girls became very

riety of strengths. We're quick, have speed, are experienced, and have good depth, leadership and team chemistry."

Zitoli's style is another plus she prefers a defensive-oriented approach and a commitment to being possession-driven. "There's value to be disciplined on defense," she noted. "And, when there's a focus on possession, it limits your opponent from scoring."

Through 10 games, the Mohawks had a 3-7 record but remained hopeful a tourney berth would be offered. Strength of schedule and margin of victory are now parts of a point system that took effect this year for playoff contention. And, to Millis' credit, they've beaten Hopkinton and Ashland and suffered onepoint losses to Holliston, Medway

> and Westwood. There will be 32 teams chosen for the playoffs in Division 5.

The Mohawks are a competitive bunch who prepare diligently and strive to outwork their opposition. And, there's no better place to start when it comes to being competitive and hard-working than with the senior captains — center back Caroline Mundy and outside back Devon Gatz.

"Caroline is one of the fast-

est players in the TVL," Zitoli said. "She's the foundation of our back line. She's got a high soccer IQ, has good instincts and her one-on-one defensive skills are superb. Devon also has a high soccer IQ. A savvy player on defense, she's got speed and quickness, is aggressive, strong and very skilled."

with positive decision-making,

"Julia is aggressive and quick," Zitoli noted. "She has great anticipation skills, her endurance is excellent and her footwork is very strong in the offensive third of the field. Kailie is strong and powerful, possesses good instincts and is tenacious on defense. Another plus is her clearing ability."

Three capable players in different roles are seniors Riley Conroy (outside midfielder), Sophia Sisto (forward) and Elle Mc-Clary (goalie).

"Riley is savvy and her endurance is excellent," Zitoli said. "Her field awareness is very good and her technical skills are strong. Sophia is very fast and she's fearless, never afraid of physical contact. She's also very adept at pressuring our opposition's defense. Elle has fine instincts in goal, she's skilled and experienced. A great communicator, she displays lots of leadership."

Junior Ella Bender is a midfielder who's effective in transition. "Ella is a skilled player who's offensive and defensive-minded," Zitoli offered. "She also displays great movement off the ball."

Two sophomores — defensive midfielder Emily Steiner and attacking midfielder Riley Caulfield — are young but well-skilled in their roles.

"Emily is talented, has tremendous foot skills and her stamina is excellent," Zitoli said. "A strong distributor, she provides lots of defensive support. Riley's passing skills are exceptional, her field vision is strong and she's offensive-minded. An aggressive player, she's dangerous in the offensive third."

The 29-year-old Zitoli has an athletic philosophy that stresses all the ingredients needed for success. "I want my players to be prepared, to outwork their opponents and to be leaders," she emphasized. "I also want them to be confident and that comes from being in a competitive program. A competitive culture leads to winning and winning also results where there's a good work ethic."

Valuable life lessons can be learned in sports and Zitoli lists five that she hopes her players will rely on in their futures.

"Athletics can build confidence, teach leadership and help



Assistant coach Molly Breen, left, and head coach Olivia Zitoli observe a Millis High practice session.

she said. "Sports can also help with overcoming adversity and building life-long relationships."

Last year, as a rookie head coach, Zitoli had to deal with COVID-19. This year, she coached her squad through five matches then had to turn the reins over to her assistant Molly Breen because of the birth of her son on Sept. 23.

"COVID created so many changes and many circumstances changed daily," she said. "I'm glad this season didn't require wearing masks. We had more chances to bond and to be back on buses."

Zitoli and Breen have roots that run deep, both at Millis High and in college. Both played soccer and basketball in high school. Zitoli enrolled at William Smith College (division 1) in Geneva, NY, and played on a national championship soccer team in 2013. On the Millis faculty for six years, she's now an adjustment counsellor. Before taking the head coaching reins in soccer, she was an assistant coach for four seasons.

Breen, who scored a career 1,360 points in basketball at Millis, went to George Washington University but later transferred to William Smith where she played three varsity seasons of basketball at power forward. Breen teaches at Blackstone-Millville Regional where she'll soon be starting her fourth year as the girls' varsity basketball coach.

"Olivia convinced me to visit William Smith when I was considering a transfer," Breen said. "I got the opportunity to play basketball there and it turned out to be a good fit. "At Millis, I've been with the girls' soccer program for seven years, working as a freshman coach, then with jayvees and now as a varsity assistant."

If Millis does get a tourney invitation, it'll be Breen who'll be directing the squad in Zitoli's absence. A playoff berth would be a fitting way for the Millis girls' squad to bounce back from the COVID-laden campaign and make the 2021 season memo-

And positive.



Caroline Mundy, left, and Devon Gatz are captains of the Millis girls soccer team.

committed to a successful future. They wanted the 2021 season to be positive and memorable."

Millis posted a 2-5-2 record last year in Zitoli's first campaign as head coach. That squad lost 11 seniors to graduation but Zitoli never thought rebuilding was the next step.

Far from it.

"We've got a healthy mix of veterans and younger players," she emphasized. "And, among our 20 players, we've got a va-

Seniors Julia Grattan (forward) and Kailie Peck (center back) are also top-shelf competitors.



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"Down on the Farm"

Vibrant mural reminds all who pass of Medway's steep farming tradition

Medway Community Farm's storefront has been revitalized thanks to the creativity and hard work of Mike Cannistraro (aka Canman). Mike was awarded a grant from the Medway Cultural Council to create a mural in an open space in Medway, visible to all. When he found out he was awarded the grant, he approached the Medway Community Farm with the idea of using the face of the farm store to create the mural. The response from the farm members was an overwhelming yes! They

loved the idea of a mural especially given the fact that it would reflect farming in the community. They specified the idea of a farm scene which reflected a diverse and inclusive society, painted in the style of Thomas Hart Benton. Benton was known for his depicture of ordinary people and his use of bold colors. CanMan ran with the idea!

After a couple of black and white, and then color renditions, the artist was ready to begin. The process to create this piece of art uses high tech as well as low tech techniques. After creat-

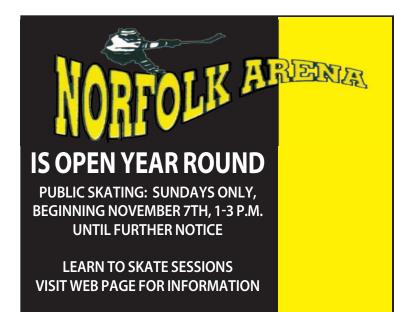
ing the design on the computer, he printed the art onto a transparency. He painted the farm store front with a primer and was all set to go after a bit of delay due to Mother Nature. Then, once the sun set, he projected the image onto the face of the farm. He painstakingly drew in all the details over a couple of evenings.

Canman encountered a few obstacles in addition to the rain. One of the issues he encountered when getting ready to paint was the angled slope leading up to the farm. The angled slope did not allow for the scaffolding equipment that Canman rented to sit properly. Luckily, the Town stepped in and provided a bucket truck so that the painting could continue. The bucket truck turned out to be the perfect solution for the artist to get up close and personal to his work.



In addition to working at his full-time job as the lead tattoo artist at Visions Tattoo, Piercing & Art Gallery in Medway, Mike worked tirelessly for over 40 hours to complete the mural. The public was invited to stop by the farm to observe Canman while he worked. Community

members were delighted to be able to converse with Canman and listen to the story of his artistic creation. The final mural is no less than amazing and will be a reminder to all who pass it that Medway is steeped in the tradition of farming.



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Michael Shain, president and founder of Thanks To Yanks, a local charity that serves our military families and first responders, recently donated Red Bard coffee to the Medway Fire department as a way to show support and thanks for all they do to keep the community safe. Courtesy photo www.facebook.com/thankstoyanks



Medway "Signs of Fall" Photo Contest

Autumn 2021 officially began with the autumnal equinox on Sept. 22 and we have experienced one of the warmest Fall seasons on record. We would like to get you to capture this Fall's Colors and the Halloween and Thanksgiving holidays in photos before winter descends on us.

Medway Parks & Recreation and the Medway Cultural Council invite you to send us your best original and recent photographs (up to 5 per person) to our 'Signs of Fall' themed photo contest for Medway residents of all ages. The contest runs from Oct. 15 to Nov. 26 at midnight. Sorry, no late submissions.

We ask that you be creative, think outside the box and send your entries (include your name, address, and email) to jharrington@townofmedway. org. There is no cost to enter and all entries will be posted on our social media pages and in print for all to see. By sub-



Medway Cultural Council is accepting photos through Nov. 26 for its "Signs of Fall" photo contest. Medway residents can submit up to five photos per person. Courtesy photo: Choate Park by Jordan Warnick.

mitting an entry, you agree to allow the photos to be used for publicity purposes. Winners and prizes will be announced on Dec. 10.

Social Security News

Kilolo Kijakazi, Acting Commissioner of Social Security, today introduced a new look and feel to the Social Security Statement, available online through the my Social Security portal at www.socialsecurity.gov/myaccount and by mail. The Statement is one of the most effective tools people can use to learn about their earnings and future Social Security benefits. This fresh look will allow millions of people to see their earnings information and estimates of future benefits quickly and securely.

"One of my top priorities is to provide information to people in clear and plain terms about Social Security's programs and services," said Acting Commissioner Kijakazi. "The streamlined Social Security Statement contains clear messaging and makes it easier to find information at a glance, helping to simplify our complex programs for the public."

The agency conducted extensive research, review, and testing to make the updated Statement easy to understand. The new

Statement is shorter, uses visuals and plain language, and includes fact sheets tailored to a person's age and earnings history. It also includes important information people have come to expect from the Statement, such as how much a worker and family members could expect to receive in Social Security benefits and a personalized earnings history, in a clear, concise manner. Examples of the new Statement and fact sheets are available at www.socialsecurity.gov/myaccount/statement. html.

More than 61 million people have already created my Social Security accounts. U.S. citizens age 18 or older can easily view their redesigned Social Security Statement online by creating a my Social Security account. People age 60 or older who do not receive benefits and do not have a my Social Security account will receive their Statement by mail three months before their birthday. Workers should check their Statement at least once a year for accuracy.

People can check information and conduct most Social Security business through their personal my Social Security account. If they already receive Social Security benefits, they can start or change direct deposit online, request a replacement SSA-1099, and if they need proof of their benefits, they can print or download a current Benefit Verification Letter from their account.

In addition to obtaining their personalized Social Security Statement, people not yet receiving benefits can use their account to request a replacement Social Security card online if they meet certain requirements. The portal also includes a retirement calculator and links to information about other online services, such as applications for retirement, disability, and Medicare benefits.

Many Social Security services are also conveniently available by dialing toll-free, 18007721213. People who are deaf or hard of hearing may call Social Security's TTY number, 18003250778.

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Millis Council on Aging Events

The Millis Senior Center is located at 900 Main Street on the ground floor of the Veterans Memorial building. The Center is open Monday, Tuesday, and Wednesdays 8:30-4 Thursdays 8:30-2 Fridays 8:30-12:30. For more information call (508) 376-7051

Regular Events:

Technological Training for Multi– Devices Having trouble with your laptop, smart phone or tablet? Available by appointment any Monday from 10-12.

BLOOD PRESSURE CHECKS We have a registered volunteer nurse that will provide a blood pressure check for you every Thursday from 11:00-11:30.

SCRABBLE The group meets every Monday at 9:30.

Cribbage Meets every Monday or Friday from 9:30-12.

BINGO Every Thursday at 12:15 in room 21. SUPER Bingo (the last pot is worth \$25) is every 2nd and last Thursday of the month.

Stretch & Flow Yoga Every Friday at 10:00 in room 130. Cost is \$3.00 per class. Class will meet in room 18 on July 16th and 23rd due to room conflicts.

Line Dancing with Jean Every Thursday at 10. \$4.00 per class.

FREE BREAD AND PASTRY is available on a daily basis every day in room 21 courtesy of Roche Brothers, Shaws, Country Kitchen and Blue Moon Bakery.

Nanak's Kitchen The Sikh Dharma food relief program is providing bags of nonperishable organic, vegan foods to anyone in need at the

Lilac House

Chinese Restaurant

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508-376-8868

Council on Aging every Monday from 9-11 All are welcome.

November Events:

Medicare 101 Information Session—Brian Murphy from SHINE will be here on Monday, October 1st from 1-2 PM During the session, we will review the various parts of Medicare and how to enroll. We'll discuss what to do as you approach retirement and move from employer health coverage to Medicare. Participants will complete the session understanding how to shop for plans including Medigap, Medicare Advantage and Part D. We'll also discuss financial support to offset costs depending on income and assets. The session is intended for people approaching retirement, existing Medicare Beneficiaries that want to review their insurance options, and children of Medicare Beneficiaries that want to assist their parent(s) in Medicare selection options. Reservations are greatly appreciated.

Songs of WW11 with Ruth Harcovitz The Senior Center and the Millis Cultural Council have come together and are pleased to announce Millis native and singing star Ruth Harcovitz, with her program, SONGS OF WORLD WAR II, in observance of Veterans Day. This musical program will take place on Wednesday, November 3rd at 1 PM at the senior center, following a 12:30 lunch. Make vour own sandwich bar will be available from 12:30-1 for \$3.00. Reservations for lunch and show are due by Monday, November 1st, and may be made by calling (508) 376-7051.

Attorney Beth Murphy will be here on Tuesday, November 9th from 2-3 p.m. to assist Millis seniors in drafting and executing healthcare proxies, HIPAA releases, and powers of attorney. Please bring the legal names and addresses for anyone you might like to speak on your behalf if you are unable to speak for yourself. You should also bring a government issued photo ID as these documents will be notarized. Each participant will leave with a fully executed healthcare proxy, HIPAA release, and power of attorney. This event is sponsored by our Friends group and is only available to Millis residents. The cost is \$10 for the fully executed documents. Please call ahead to

reserve your spot.

Thanksgiving Day Feast
Bossy's Catering will be serving
up a wonderful Thanksgiving Day
meal and we will have Everade on
the piano on Monday, November
15th at 1:00. We will be having a
full course meal with all the fixings and Patty's famous ice cream
pie. Please make a reservation and
payment of \$7.00 before Tuesday,
November 9th.

Muscle Mass and Why is it Important Why is physical activity, strength training and maintaining muscle mass so important for older adults? Muscles support physical strength and power. Maintaining muscle mass reduces the risk of falls and bone fractures and supports a healthy metabolism and weight. Kelsey McEntree our HESSCO dietitian will be here on Tuesday, November 23 at 2pm to show us ways to maintain muscle mass and which foods are the best to eat. Please call ahead and reserve your spot at this very informative presentation.

GEOLOGICAL WONDERS Presenter, Susan Steele will be taking you on an amazing journey to the following locations to discover the world's greatest geological wonders. Wednesdays from 11:00–12:00 This month is as follows: November 3rd ~ Yellowstone & Kawah Ijen, November 10th~ Iceland & Maldives, November 17th ~ The Dead Sea & Siwa Oasis.

TAI CHI with Tony Berg This class will focus primarily on the therapeutic aspects of Tai Chi, while the martial/self-defense and performance aspects will be secondary, discussed only as an aid to learning the various forms. We will be practicing Yang style Tai Chi, which is the most popular of the five traditional schools of Tai Chi. The slow, controlled movements of Tai Chi improve concentration, strength, endurance, flexibility, balance, coordination, and poise. We learn to release unnecessary tension from the body and increase relaxed awareness. The movements and postures are easily modified to fit individual needs. Tony will be here every Tuesday at 9. Classes are \$3.00 per class.

GRAB AND GO LUNCH from HESSCO Every Thursday from 11:15-12 HESSCO is offering a packed lunch which consists of a sandwich, chips, side salad, dessert and lemonade for a suggested donation of \$3. Every week the sandwich is different. Week 1: Chicken Salad, Week 2: Turkey & Cheese, Week 3: Seafood Salad, Week 4: Ham & Cheese, Week 5: Tuna Salad

Please call the Center at 376-7051 by noon the Friday before to order.

Stretch & Flow Yoga In yoga class at the Senior Center we practice gentle stretches, flowing movement and breathing exercises. The class is adapt-

able and really is for everyone! You can use a chair or bring your own mat if you prefer to be seated on the floor. Several levels of modification are given, you will go at your own pace. In this class you will be encouraged to move with ease, never forcing or pushing yourself to a place where you feel uncomfortable.

The class concludes with a breathing exercise and a few minutes in deep relaxation. My hope is that you will leave the class feeling refreshed, rejuvenated and ready to take on your day with grace and an optimistic mindset The class meets every Friday at 9:30. The cost is \$3.00.

Trips:

Yuletide Newport December 6th \$99.00 PP

8:30 AM Depart onboard your luxury Silver Fox CD/ DVD/WiFi Motor Coach and join your friends on a delightful holiday tour combining the beautifully decorated mansions of Newport, Rhode Island and the magnificent lighting display at LaSalette Shrine. You'll first visit Newport's grand Marble House Mansion, decorated in holiday ornaments and displays. A delicious luncheon is included at The Quonset Point Officer's Club and featuring entrée choices of Fresh Baked Scrod or Baked Chicken.

Early this evening a spectacle awaits you at LaSalette, where New England's largest and most colorful Christmas light display is held. You'll return home at approximately 7:00 PM with enlivened holiday spirits after a day visiting Newport and LaSalette

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Katsaros Joins Charles River Bank as SVP/Senior Commercial Lending Officer



Senior Vice President/Senior Commercial Lending Officer Terry Katsaros.

Executive Vice President and Chief Operating Officer Derek Plourde, is pleased to announce that Terry Katsaros has joined Charles River Bank (CRB) as Senior Vice President/Senior Commercial Lending Officer. Katsaros will manage CRB's Commercial Lending Department, including responsibility for portfolio growth, loan quality, loan originations, operations, servicing, and compliance. Katsaros will lead the Commercial Loan Officers and work closely with other CRB experts to help insure that business customers have the tools and solutions to meet their financial needs and achieve their goals.

Katsaros has over 30 years of experience in the financial services industry, spending the past two

decades as First Vice President/ Commercial Lending Officer in the Franklin/Milford market area at Rockland Trust and Benjamin Franklin Savings Bank. In addition to his commercial lending experience, Katsaros has held positions in retail banking, branch management, consumer lending, and compliance. He completed the School of Commercial Lending Program at Babson College, studied Business Management at Florida Atlantic University, and earned a degree in Business Administration from Palm Beach Community College.

Katsaros is a Franklin resident and active in community organizations. He is an active member of the Board of Incorporators of the YMCA, a past President of the Franklin Rotary Club, and served on the Board of Directors of the United Chamber of Commerce. He also served on the Alpha Omega Council and the Board of Saint Demetrios Greek Orthodox Church in Weston, MA.

"Terry has a great reputation as a lender in our market. His extensive lending experience and in-depth knowledge of our region will support the continued expansion of our commercial lending and business banking services. We are excited to have him join our team," said Charles River Bank EVP & COO, Derek Plourde.

Charles River Bank, with current assets of \$320 million, was founded in 1915, and continues to offer a wide range of individual and business banking services. The Bank's Main Office is located at 70 Main

Street in Medway, and branches are located on the Bellingham/Franklin town line on Route 140, and in Mendon at 1 Hastings Street at the intersection of Rte. 16 and North Avenue. Charles River Bank also

operates a branch in Medway High School that serves as an educational facility and full-service branch.

For more information call 508-533-8661 or visit www.charlesriver-bank.com



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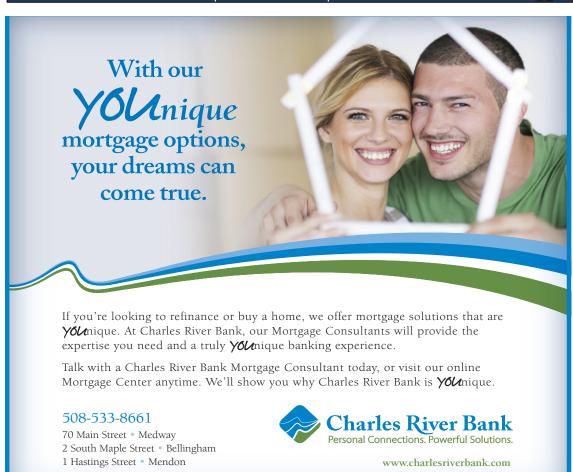
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Five Medway High School Seniors Recognized by **National Merit Scholarship Program**

pleased to announce that five Medway High School seniors have been recognized by the National Merit Scholarship Program as Commended students: Rebecca Chleboski, Madeline Gagnon, Sarah Mc-Carthy, Gustavo Mercier, and Sean Parrinello.

The National Merit Scholarship Program is an academic competition that recognizes students for their outstanding performance on the Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT). In September, students were notified that they qualified as a Commended student.

"Congratulations to these seniors on this outstanding accomplishment," Principal Mur-

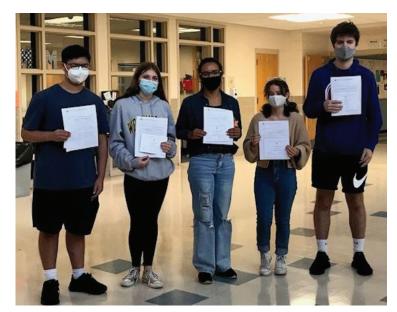
Principal John Murray is ray said. "They are passionate, enthusiastic and dedicated students whose strong work ethic has led them to success both inside and outside of the classroom, and I am excited to see them recognized for their hard work."

> The National Merit Scholarship Program recognized five Medway seniors as Commended students:

Rebecca Chleboski

Chleboski is the recipient of numerous scholastic awards, holds multiple leadership positions within school organizations and is a service-minded individual, assisting and volunteering in the community on a variety of projects. She is a three-year member and current president of the Science Olympiad, a four-year member and current treasurer of Women In Stem, and a four-year member and current vice president of the Math team. She serves as a peer counselor, is a member of the National Honor Society (NHS) and Tri-M, a four-year member of TADA (Tolerance, Acceptance, Diversity Alliance), and has participated in both the fall play and spring musical.

Chleboski is a recipient of the University of Rochester Bausch and Lomb Honorary Science Award; "Excellence Awards" in chemistry, chorus and Mandarin; Congress of Future Medical Leaders Award of Excellence; and was a finalist in the National Security Language Initiative for Youth program. She plans to study medicine or engineering after graduating high school.



From left: Medway High School seniors and National Merit Scholarship Program Commended Students Gustavo Mercier, Madeline Gagnon, Rebecca Chleboski, Sarah McCarthy and Sean Parrinello. (Photo courtesy Medway Public Schools)

Madeline Gagnon

Gagnon has been selected to be part of the Peer Counseling Team, is a member of NHS and is involved with UNICEF, Science Olympiad and the 40% Club. Her academic commitment has earned her many recognitions including numerous scholastic awards and excellence awards in Spanish,

mathematics and human body systems. She is also the recipient of the High Honors Merit Certificate from the Society of Women Engineers. Outside of school she participates in Karate and has danced for many years recreationally and competitively. She has also held the role of captain of her dance team.





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Sarah McCarthy

McCarthy strives for and has achieved academic excellence while taking rigorous courses, which will include a total of 10 honors and eight Advanced Placement classes once she graduates. She has been inducted into NHS and tutors her peers, and was the recipient of the Wellesley Scholars Book Award. McCarthy is also creative and expresses her passions through singing for the Central District Choir. She is part of the cross country and track teams, a member of Project Green, TADA and UNICEF, and also works at a local café.

Gustavo Mercier

Mercier is an exceptional student and has taken many honors level and Advanced Placement classes, in addition to electives in the STEM field through Project Lead the Way. Mercier has been inducted into NHS, named an AP Scholar with Honors and is the recipient of the University of Rochester George Eastman Young Leaders Award.

Mercier has explored his passion for science and computers by enrolling in iD Tech Camps at St. Mark's High School, a summer institute through UCLA, as well as courses at Rice University and Harvard University. Additionally, he is a member of Student Council, serves as class treasurer, founded the Video Game Club and participates in the Science Olympiad, Anime

Cub, Gaming Club and the Medway League of Legends Team

Sean Parrinello

Parrinello has performed exceptionally well in the classroom and has a special interest in the STEM field, often pushing himself further by taking additional electives. Upon his graduation, he will have taken 10 honors-level classes and nine Advanced Placement courses. He is a three-season student-athlete participating in football, lacrosse and hockey. His hard work has earned him the respect of his coaches and teammates alike. To share his enthusiasm for sports and give back to the community, Parrinello has also volunteered as a role model and mentor through the Central Massachusetts Outlaws Hockey organization, helping teach young children to skate and assisting them in being on the ice for the first time. He is also a member of the National Honors Society, Student Council and Fishing Club

There are approximately 34,000 Commended students in the 67th annual National Merit Scholarship Program. Those students will receive Letters of Commendation in recognition of their outstanding academic promise. Some Commended students may also become candidates for scholarships sponsored by corporations and businesses.











Medway Public Schools Awarded \$625,000 Federal Drug-Free Communities Grant

Medway Superintendent of Schools Armand Pires and Director of Wellness Dr. Ryan Sherman are pleased to announce that Medway Public Schools has been awarded a \$625,000 grant from the Drug-Free Communities (DFC) Support Program.

The grant will be distributed over five years, in installments of \$125,000 per year aimed at supporting youth substance use prevention in Medway.

The primary goal of the grant funding will be to hire a project coordinator to lead the district's SUP' Medway community-based substance use prevention coalition. The grant was created and submitted by the SUP' Medway Coalition, which is a team of school and town personnel, students, parents, and community professionals.

The DFC Program, which is directed by the White House Office of National Drug Control Policy, provides grants to community coalitions across the country that work to prevent and reduce substance use among youths. The grant aims to provide these coalitions with funds to strengthen relationships with local community partners and implement different strategies and programs that are designed to reduce youth substance use rates.

"Our SUP" Medway Coalition is the result of the hard work and dedication of so many within the district, and it means a lot to have received this critical funding to further our mission," Director Sherman said. "These funds will go a long way in helping us identify and prevent substance use among our student population and educate the greater Medway community on the dangers of substance use."

To be eligible for the grant, coalitions needed to have a steering committee made up of representatives and participants from 12 sectors of the community including: youth; parents; law enforcement; schools; businesses; media; youth-serving organizations; religious and fraternal organizations; civic and volunteer groups; healthcare professionals; state, local, and tribal agencies with expertise in substance abuse; and other organizations involved in reducing substance abuse.

Coalitions are also required to conduct regular community assessments in order to implement data-driven, communitywide strategies that address social issues, as well as environmental prevention strategies that aim to prevent and reduce youth substance abuse.

The grant is awarded in cooperation with the federal Substance Abuse and Mental Health Services Administration.

"I wish to congratulate Medway Public Schools for receiving a \$625,000 Federal Drug-Free Communities grant. With this funding, Medway's substance use prevention coalition is equipped with the resources needed to reduce rates of youth substance use across the school district," said U.S. Rep. Jake Auchincloss. "I applaud their commitment

to fostering a drug-free environment, as this work will have longlasting, positive effects on their students, both academically and personally."



Fall foliage near old Sanford Mill in Medway. Credit: Theresa Knapp







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10/13/2021	9 Delmar Road	\$455,562
10/08/2021	90 Fisher Street	\$425,000
10/04/2021	16 Autumn Street	\$518,000
9/30/2021	4 Summer Hill Road	\$635,000
9/30/2021	36 Highland Street	\$730,000
9/30/2021	11 Lee Lane	\$579,900
9/30/2021	51 West Street	\$325,000
9/29/2021	24 Sunset Drive	\$520,000
9/27/2021	286 Village Street	\$365,000
9/24/2021	147 Summer Street	\$775,000
9/23/2021	26 Lovering Street	\$401,500
9/22/2021	27 Azalea Drive	\$701,000
9/22/2021	13 Evergreen Street	\$336,500
9/21/2021	21 Saddle Hill Road	\$675,000
9/17/2021	36 Pond Street	\$460,000
9/17/2021	3 Royal Heights Drive	\$750,000
9/16/2021	17 Franklin Street	\$490,000
9/16/2021	6 Buttercup Lane	\$420,000
Date	Millis	Amount
10/15/2021	122 Middlesex Street	\$370,000
10/07/2021	83 Village Street	\$560,000
10/06/2021	206 Pleasant Street	\$412,000
10/04/2021	78 Ridge Street	680,000
9/30/2021	27 Hattie Lane #175	\$659,303
9/30/2021	134 Ridge Street	\$880,000
9/21/2021	48 Acorn Place	\$570,000
9/20/2021	47 Acorn Place	\$565,000

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

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Real Estate Corner

Register O'Donnell Sees Slowdown in Norfolk County Numbers

There appears to be a slowing down in the real estate indicators tracked at Norfolk Registry of Deeds in September 2021.

Register O'Donnell stated, "In Norfolk County there were 15,436 documents recorded at the Norfolk County Registry of Deeds which is a 10% decrease over last year's September document volume. The numbers of mortgages recorded dropped from 4,639 to 3,761 representing a 19% decrease County wide

from last year's September num-

Although there were less mortgages recorded the total amount of money borrowed for mortgages County wide was well over 3 billon, a 75% increase compared to September 2020. "While some of the mortgages are due to purchases and sales of real estate, other mortgages are due to refinancing existing mortgages. Individuals have different motivations to refinance. Some refinance to reduce their monthly payments, others to take some years off their debt while still others are using the money to pay for home improvements and other capital expenditures" said Register O'Donnell.

Register O'Donnell went on to state, "There has been a strong demand for housing, single family housing particular, coupled with a limited supply of available housing stock and historically low interest rates which could be motivating buyers to do what is necessary to secure housing. The communities of Norfolk County are desirable places to live which drives demand for housing. The number of deeds recorded in Norfolk County increased when September 2020 is compared to September 2021. There was an 8% increase in last months deed numbers with 1.833 deeds recorded compared to last year's September deed number of

One continuing cause for concern, however in Norfolk County, was foreclosures. A moratorium on foreclosures in place during the pandemic in 2020 was lifted on October 17, 2020. This moratorium was in place due to the COVID-19 pandemic. The Norfolk County Registry of Deeds has been closely watching the foreclosure market. O'Donnell stated, "During September of

2021 there were 7 foreclosure deeds recorded as a result of foreclosure processes taking place in Norfolk County. Additionally, there were 10 Notices to Foreclosure Mortgages, the first step in the foreclosure process, recorded here in Norfolk County. A foreclosure recording is very impactful on those being foreclosed on. September of 2020 there was 1 Notices to Foreclosure Mortgages and 2 foreclosure Deeds. These numbers remind us that some of our neighbors continue to face financial challenges", said O'Donnell. "We will continue to monitor these numbers."

Additionally, for the past several years, the Norfolk County Registry of Deeds has partnered with Quincy Community Action Programs, 617-479-8181 x376, and NeighborWorks Housing Solutions, 508-587-0950 to help anyone facing challenges paying their mortgage. Another option for homeowners is to contact the Massachusetts Attorney General's Consumer Advocacy and Response Division (CARD) at 617-727-8400. Register O'Donnell stated, "If you are having difficulty paying your monthly mortgage, please consider contacting one of these non-profit agencies for help and guidance."

Homestead recordings by owners of homes and condominiums decreased this year at the Norfolk County Registry of Deeds in September. There was a 4% decrease in homestead recordings in September 2021 compared to September 2020. "A Homestead," noted O'Donnell, "provides limited protection against the forced sale of an individual's primary residence to satisfy unsecured debt up to \$500,000. It is great to see folks protecting the biggest asset most of us have, our homes. I would urge anyone who has not availed themselves of this important consumer protection tool to consider doing so. Please visit the Registry website at www. norfolkdeeds.org to get more information on homestead protection."

Register O'Donnell concluded, "Available real estate inventory continues to be a constant source of concern in Norfolk County. It's especially been a problem for first-time homebuyers attempting to crack the market. Also, things may be slowing down compared to past real estate indicators. The Registry of Deeds was operational every work day during the pandemic. The Registry of Deeds continues to be open to the public for business, however that is being evaluated as the COVID-19 developments unfold. The drop-off box located outside the main entrance of the Registry Building for the time being will continue to be available for use by those members of the public who may not be comfortable in entering the Registry of Deeds Building. Land documents are being recorded electronically for many of our institutional users.

SLOWDOWN

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Millstone Village



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SLOWDOWN

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We are also receiving documents in person, via regular mail, Federal Express and from those placed in our drop-off box located just outside our main entrance at 649 High Street, Dedham, MA."

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

The Norfolk County Registry of Deeds is located at 649 High Street 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 us at registerodonnell@ norfolkdeeds.org.













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