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January 2023



What's next for Natick's historic dam?

NINA**SABLE**

By Sean Sullivan

Vol. 8 No. 1

Four of a five-member Select Board voted in November to remove the structure, a milestone moment in a process that's been considered and contentious.

For those who have favored repairing and keeping the dam, a certain cultural currency is considered among the cost of removing it. The dam has historical value, they argue, has served as a cornerstone for the town for decades. The controversial process and product will be a likely preview of battles to come - ones wherein towns, cities, states and countries will have to make some tough decisions in the context of increasingly-salient climate change.

As storms become more frequent and fierce, the south Natick spillway has come under more scrutiny, especially from the state. Massachusetts regulators had designated the dam as high risk in terms of potential failure, an event that could threaten the safety of people and property.

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Built during the Great Depression, the structure is approaching its centennial, and showing its age.

You never know what you've got until it's gone, goes the refrain. It's a wise truism to keep

DAM continued on page 2

What's in a Waste Ban?

By Sean Sullivan

At the start of November last year, Massachusetts took a step to reduce waste and juice recycling.

The new measures ban the tossing of mattresses and textiles in the trash, and seek to shrink the volume of food waste produced by businesses and other organizations.

The strictures are a small salvo in the struggle between cost and convenience on one side of the scale, versus conservation and climate change on the other. With the new regulations, the state seeks to tip the balance a bit in favor of the latter. The guidelines are part of the growing (shrinking?) efforts of governments to divert waste away from landfills, foster an ethos of conservation.

In the endearingly-awful 2004 film "Envy," a luckless inventor strikes it rich when he formulates an instant cure for a first-world problem that's long plagued us - suburban dog feces. Once applied, this handy, compact spray causes the offending scat to vanish, seemingly into thin air. The product is called Vapoorize, and it takes the suburban dog-walking world by storm.

Spoiler alert. For those rare folks out there who haven't seen the film but now will, Vapoorize turns out to be a sham. Unbeknownst to its users, the product doesn't actually disappear dog waste, doesn't even dissolve it. And the upshot is that the world suddenly finds itself ankle deep in - well, you know.

The episode is a funny and apt distillation of the world's current mode of doing away with its waste. One deposits one's trash every fortnight in the magic blue bags, and poof! Gone the next day.

Yet if you have nagging doubts about what devils lie in the details of that process, it's a good bet you're not alone. You feel a small weight on your shoulder, and discover a little angel sitting there, pondering what really happens to all that stuff when the recycling and trash trucks roll away.

WASTE *continued on page 2*



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DAM

continued from page 1

in mind when contemplating decisions of consequence. It's a thought experiment of sorts, one that forces the decision-maker to imagine unconsidered outcomes that may develop downstream.

That sentiment is echoed on Savenatickdam.org, a site founded and maintained to advocate for retaining the structure as a fixture of the town.

Yet for many residents, the dam deliberations of late have been an opportunity to learn about the spillway before it's gone. That education has come in the form of structural and environmental inquiries that have sought to inform policymakers and the public about the implications of the dam's future - stay or nay.

These studies have trained a spotlight on how the dam may be detrimental to wildlife, the natural flow and lifecycle of the river, the consequences should the dam fail. The Select Board's recent vote sets in motion a robust series of further studies, ones greater in depth and breadth that its chair Paul



Joseph said would bear on the structure's future.

The vote also served as an answer to Massachusetts authorities, bodies that had been awaiting an official response since they designated the dam as high risk.

Part of what guided the board's deliberations is cost. Repairing the dam would come with a significant price tag, and involve the expense of maintenance in perpetuity. A repaired dam, furthermore, would come with no guarantee of resilience against failure and floods. Removing the dam, while certainly not free, would be a one-and-done affair.

Those who favor retaining the dam cite its aesthetic attributes and cultural value. In contrast, advocates for removal have put forward plans of what the river might look like, restored to some semblance of its former self. A redesigned riverside park is among the potential points of interest in those early plans.

"There are a lot of options in front of us," said Joseph. "We could always convene and make a different decision," if salient facts come to light.

Some residents have asked why the issue wasn't put to voters in the form of a ballot measure. For the dam to be or not to be, answered Joseph, was too complex a question in its implications to be offered in a ballot measure.

"Essentially, water will find its natural level. What we're going to end up with in five or ten years is still to be determined." WASTE

continued from page 1

One current version of real-world Vapoorize is fire. Natick's trash is brought to an incinerator, where it is set ablaze and, poof! Most of that waste goes up in smoke. Those fires burn at about 2,500 degrees Fahrenheit, shrinking the solid stuff down to a fraction of its former self in terms of weight and volume.

The heat energy produced is in turn transformed into usable electricity, powering homes, towns and cities. A Massachusetts government web page classifies this energy as renewable. But air pollution is also a significant by-product of the process, as that solid slurry of consumer goods and trash vanishes up through smoke stacks.

Another largely-unconsidered consequence of this method of disposal is a cost of opportunity. Once those raw materials are torched, they're gone. More minerals must be mined to replace them. More fossil fuels must be extracted to synthesize the stuff that's so central to modernity.

Plastics permeate our lives. They're the building blocks of our computers, constitute a considerable percentage of our cars. From paints to petrochemicals, packaging to playthings, they're everywhere.

And one notable irony of ubiquity is invisibility. In plain sight and out of mind, to bend the phrase. When something is everywhere, it can fade into the background. Things like trees and water, and yes, plastics. We'll miss them once they start getting scarce.

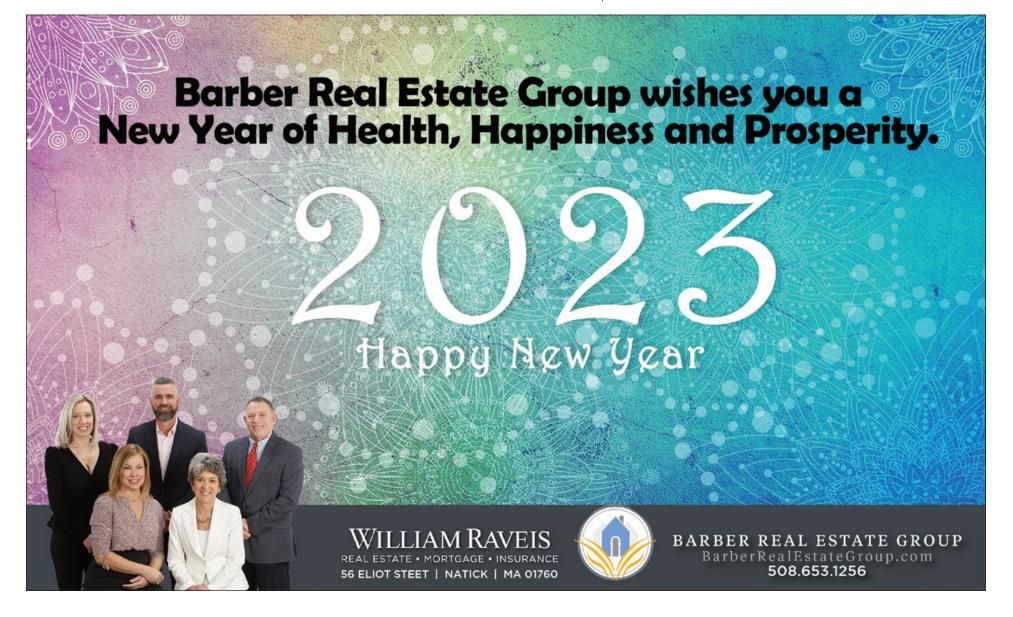
If our trash isn't burned, it's likely buried, as landfills are also a destination for items we don't reuse or recycle.

The state's new ban on textiles and mattresses is a sort downward push against the mounting piles of waste produced by more people purchasing more stuff, and all the packaging that comes along for the ride.

But what will the new ban mean for Natick residents? Not much, said Jillian Wilson-Martin, the town's director of sustainability.

She likened the state's new strictures to Massachusetts' adoption of the bottle bill decades

WASTE continued on page 3



WASTE

continued from page 2

ago. Elegant in its simplicity and scope, the bill sought to tie together producers, sellers and consumers in a contract that would get bottles and cans out of alleys and waterways, and into the recycling stream.

And in terms of food waste and textile recycling, said Wilson-Martin, the town has been ahead of the curve for some time now.

"Natick has had programs in place for a number of years."

These include efforts of Natick schools, where collection boxes are available to accept used clothing in good condition. The items must be washed, clean and dry. Such receptacles can also be found at the town's recycling center.

Natick's ongoing pink bag program is another tributary intended to divert textiles away from a turbulent stream that eventually ends in an ocean of muddled waste.

The free pink bags are provided through the town by Simple Recycling, an organization that collects and repurposes clothing and other small, household sun- p dries. A list of these items can be found via the town's website.

"The goal of the organizations," said Wilson-Martin, "is to get the most value out of it."

For items in good condition, that most often means reselling them. For textiles far past their prime, another life may await. Worn-out jeans for example, can be shredded and used to insulate homes and as stuffing for car seats.

Mattresses are another matter. The bulky items have long been a bane for municipalities to manage, taking up inordinate space in trucks and the landfills or incinerators that have traditionally been their final destination.

As 75 percent of the materials in mattresses are said to be recyclable, the new state ban seeks to usher more of them toward salvage. Many mattress retailers offer free removal of a used model when a new one is purchased, and many charitable organizations accept used mattresses in good condition.

In lieu of these cost-free options, Natick currently accepts mattresses as part of the town's bulk pickup program. The service is run through the department of public works, and there's a \$35 fee attached.

Another target of the new Massachusetts measures is food waste, and concerns restaurants and establishments that offer the commodity. The state's Depart-

ment of Environmental Protection limited the weekly amount of food waste per location at one ton in 2014, and cut that cap in half in November. Any excess, as required by law, must be dotrash bins annually, bringing that total to 300,000 tons per year. Millions of dollars in economic benefits have also been attributed to the policy change.

nated and/or diverted away from

the rubbish bin. Such alternative

streams may include charities and

said to have tripled the amount

of food waste turned away from

The 2014 state program is

composting.

For Natick residents, curbside

composting has already been an option for a few years. The town offers free bins for the service, and a discount for new participants. Sign-up is available via blackearthcompost.com, the organization that conducts the curbside pickups.

Wilson-Martin said about 1,200 residents currently participate in the composting program, which costs about \$115 annually. If the number of participants reaches 1,500, the cost per household will drop to about \$90 each year. A recent study estimated that food waste accounts for about 40 percent of Natick's residential trash.

"People tell me it brings them a lot of joy" to compost, said Wilson-Martin.

"To make a difference, we all need to change our behavior. I get Amazon deliveries and drink coffee too. The more you buy, the more you're going to throw away."

That changing behavior, she added, includes smarter policies from governments distal and local, as well as more thoughtful visits to the store and our backyard recycling bins.

"We make it easy for residents to do the right thing."



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Bacon Free Library Events

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Saturdays 9:30-1:30

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Check our website for the most upto-date information and to register for programs: https://baconfreelibrary.org

Children's Programs

Mondays @ 10am -- Story Time: Join us for a high-energy story time! We'll mix things up with a combination of stories for listening and songs for singing & dancing.

Tuesdays @ 10am -- Alphabet Story Time. We'll start with stories and songs that feature our letter of the week. Then we'll do some simple crafts with the special letter.

Fridays @ 10am -- Baby Time: Join us for a cozy story time filled with lap bounces, rhymes, songs, and simple stories. Geared toward infants and young toddlers with their grownups.

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Jammin with You -- 2 Wednesdays per month @ 10am: Jan 4th & 18th, Feb 1st & 15th: Be prepared to laugh, dance, sing, and jam your way through 30 minutes of non-stop family fun! This performance is geared for kids ages 1 - 7, but fun for the whole family. With modern takes on children's classics and classic original tunes, you'll be humming and bopping your way all the way home. Registration required.

Saturday, Feb 25th @ 11am --Hands on Nature: winter hibernation: Find out how your favorite animals spend the winter. Bring a small stuffed animal and create a cozy hibernation den to take home. Registration required.

All-ages Programs

Monday, Jan 8th, 3:30-5:00pm -- drop-in crafternoon: paper bag snowflake. All materials provided.

Weds, Feb 22nd, 3:00-5:00pm -- drop-in crafternoon: "Not a Box". Bring a cardboard box and transform it into a robot, a racecar, or anything you can imagine, just like the rabbit in Not a Box by Antoinette Portis. Please bring your own box. We'll provide an assortment of craft supplies.

Adult Programs

Saturday, Jan 7th @ 11am --Weaving natural fibers with Farmer Emma from the Natick Community Organic Farm -- Learn how to identify, collect, and weave with natural fibers & start a weaving project of your own! All materials are included. This workshop is recommended for learners aged 10 and up. Registration required.

Weds, Jan 18th @ 7pm on Zoom -- Indoor mushroom growing: Learn from mushroom farmer, Isaiah Chavez, all the ins & outs of growing mushrooms indoors. Registration required.

Tuesday, Jan 31st @ 5pm --Cozy night in crafts: We will make decoupage glass cylinder candles with paper napkins that look like birch bark. And, while they are drying, we will do a second activity – filling muslin bags with "simmering spices" that can be used for mulled cider, mulled wine, or stovetop simmering. All materials are provided. This class is limited to 8 adults (ages 16+). Registration required.

Saturday, Feb 11th @ 11am --Seed Swap: Bring your favorite seeds to share. We will provide some of our own seeds as well. Don't forget to check out our Seed Library!

Weds, Feb 22nd @ 7pm on Zoom -- The Photography of Weegee: Learn about this photographer who captured some of the grittiest scenes of New York City in the middle of the 20th century. Registration required.

Weds, March 1st @ 7pm on Zoom -- Blackstone Valley Veggie Gardens will explain the benefits of hydroponics and answer your questions about this soil-less form of gardening. Registration required.

Adult Book & Film Clubs registration required for all clubs

Mystery Book Club - first Thursday of the month @ lpm on Zoom

Jan 5th: Marple: Twelve new mysteries

History Book Club - second Thursday of the month @ 11am on Zoom

Jan 12th: Hotel on the corner of bitter and sweet: a novel by Jamie Ford

Feb 9th: All that she carried: the journey of Ashley's sack, a Black family keepsake by Tiya Miles Environmental Book Club third Tuesday of the month @ 7pm on Zoom

Jan 17th: Our beloved kin: a new history of King Philip's War by Lisa Brooks

Feb 21st: Life between the tides by Adam Nicolson

Tuesday Night Book Club fourth Tuesday of the month @ 6:30pm, both Zoom & in person Jan 21st: Lady Clementine by

Marie Benedict Feb 24th: Hamnet by Maggie

O'Farrell

Nonfiction Book Club - fourth Saturday of the month @ 10am, both Zoom & in person

Jan 28th: The white darkness by David Grann

Feb 25th: I'm possible: a story of survival, a tuba, & a small miracle of a big dream by Richard Antoine White

Cinephile Mondays -- last Monday of the month @ 4pm on Zoom; watch and discuss films. Check the BFL website for the film of the month and to register.



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Agent Nina Sable expertly guides homeowners through transitions

By Linda Chuss Contributing Writer

Committed. Patient. Knowledgeable. Responsive. These are traits that Nina Sable's real estate clients appreciate about her. Helping people buy and sell homes in the greater Natick area for over seven years, Sable draws upon her wide range of experience and her established contacts, from brokers to builders. Her deep industry knowledge along with dedication to her clients earned Sable the President's Circle award for top agents nationwide. She has many repeat clients who seek her services even when they move outside the area. "People I've worked with in Natick have asked me to find their next home in places like Palmer or Cape Cod," said Sable. "Some are moving further west for the home they want at their price point." As one client shared, "Nina took exceptional care when helping us prepare our home for the market. Her industry insight assisted us in this significant transition to our new home."

In a changing market like the current one, Sable's experience allows her to reassure sellers and buyers who are hesitant to make decisions. She believes sellers listing now have a good opportunity to stand out: because jittery owners are holding back from listing their homes to wait for the spring bump in demand, there are fewer homes for sale. Regardless of the market situation, Sable directs any potential seller to plan for their next home before putting their existing house on the market, including getting preapproved for a new mortgage if needed. She also cautions: "Don't rely on selling at the price you see in instant, online estimates-ultimately, the sales price will need to match the appraised value that is determined by the buyer's mortgage lender."

Sable is known for working well with older populations, which she partially attributes to her prior employment in the elder care field. She has the knowledge to counsel people



transitioning from their homes into communities for those 55 years of age and up. When long-time owners prepare to sell, they often find their homes need updates. Sable advises which improvements are worth doing, or if selling "as is" to a renovator would be a better approach. She explains reverse mortgage options and provides extras, like getting an inspection for an owner who has already moved out. Her patience helps not only the older owners who are facing



major changes, but also their families, who are typically involved in the decisions.

"A number of people who are downsizing want to move to the Cape. I show them communities there that offer the services they need," Sable said. Helping area residents find a home on Upper Cape Cod, including Plymouth and Wareham, has become another of her specialties. Sable owns a home in Falmouth and knows that area as well as she knows Natick. She is excited to have recently joined William Raveis, in part because the firm provides opportunities for her to serve both regions.

Even beyond real estate, Sable is active with the senior community. She leads a team that participates in an annual walk to raise funds in the fight to end Alzheimer's. At first, she walked in honor of her mother. Then, as she discovered neighbors who had family members suffering from the disease, Sable formed the group, "Friends of Robert Road."

Just as with the walking team, Sable believes when people help each other in the real estate arena, it leads to a better result. Her clients share what they need, Sable listens and guides them based on her experience, and directs them to resources from the network of contacts she's built over the years. "It's all about relationships," is how Sable sums it up.

You can reach Nina Sable at (508) 733-8935 | nina.sable@raveis.com.

Wanted: Treble Voice Singers

The A Cappella Singers, based in Natick, sings both accompanied and a cappella music. We welcome prospective new members in all parts (Soprano I and II, Alto I and II) who have prior choral experience and/or can read music to join us. We particularly need 2nd Sopranos.

They will be holding open rehearsals at Fisk Memorial United Methodist Church, 106 Walnut Street, Natick, on 9, 16, 23 at 7 p.m. The next concert is on Saturday, May 6.

The A Cappella Singers was formed in 1963 as part of the

Natick Newcomer's Club and consists of members from many towns and many walks of life, all with a common love of vocal music. They are a dues-paying, nonprofit organization.

At this time, proof of vaccinations and masks are required to join us. This policy is reviewed monthly. To find out the latest information, please check our Face-Book page or our website - www. theacappellasingers.org; contact us at info@theacappellasingers. org; or call 774-231-1963 or 781-444-5963 (Membership, Betty Hood).





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Community Celebration

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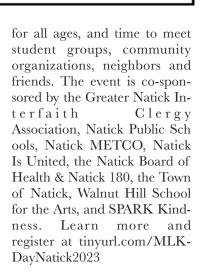
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Ashland | Bellingham | Franklin | Holliston | Hopedale | Medway/Millis Natick | Norwood | Norfolk/Wrentham Monday, Jan. 16, at 10am at Kennedy Middle School, 165 Mill St., Natick

Also available via a livestream from www. natickpegasus.org or on Natick Community Access Television Channels: RCN 3, Comcast 99, and Verizon 29

For community members of all ages

Celebrate the life of Dr. Martin Luther King, Jr. and his legacy that inspires and empowers us all. Our program will feature performances from student groups, Middle and High School MLK Day Creative Contest winners, community leaders and partners, Interfaith Clergy representatives, a moving keynote, and more! We hope you will join us immediately following the program (at 11:15am) for a Community Connection Event, including special MLK Day activities



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Family-run Affordable Junk Removal takes the stress out of cleanups

By Christie Vogt **CONTRIBUTING WRITER**

Whether it's one old fridge in the garage or an entire home of unwanted goods, the team at Affordable Junk Removal offers a cost-efficient, stress-free approach to waste management. "You don't lift a finger," says owner Jason Schadler, who started the company along with his wife Christine in 2005.

The business offers same-day service for both residential and commercial clients across eastern and central Massachusetts and northern Rhode Island. In addition to junk removal, the company rents 15-yard dumpsters.

As a family-owned and operated company, Schadler says Affordable Junk Removal has lower overhead costs and is more accessible than national competitors. "I answer my phone 24 hours a day," he says. "I was on vacation in Italy and Portugal, and I was still answering my phone on the beach. When you call us, you get me - not an automated machine!"

Schadler says the company has an environmentally friendly approach to disposal in which it recycles items when possible, properly disposes of non-recyclables and resells many items at the Schadlers' secondhand store, Resellables. "We opened that store in Bellingham because we hated to see things thrown away," Schadler says. "We have four kids and sustainability is extremely important to us."

During the business's early days, Schadler provided junk removal on nights and weekends when he wasn't busy working at a machine shop. Eventually, the business grew into a full-time endeavor, and the Schadlers invested back into the company with new equipment and techniques. "When I first started, for example, we didn't have any tarps. I'm driving around and things are flying out of my truck," Schadler laughs. "I'm like, 'Oh my god, I need a tarp.""

Schadler says his wife Christine "was equally as involved" in getting the business off the ground. "She handled the backend while I did the heavy lifting, all while she was working at EMC," he says. "Fast forward



17 years, and we both work full time managing the company as well as other endeavors. Business is doing great; it has grown tremendously to a fleet of trucks and dumpsters, and we've also been able to buy a pizza place, The Corner Market in Holliston."

In addition to delivering an in-demand service to the community, Schadler is appreciative that Affordable Junk Removal has helped provide a work-life balance that suits his family. "It allows me to be able to do what I like doing and spend time with my kids," he says. "I'm home to see my babies play softball and do all that stuff. We are also able to give back to the communities we serve."

Business sp⊗tlight

As for Natick in particular, the Schadlers say they are proud to have many repeat customers and friends in the area. Christine was born in Natick, and Jason grew up next door in Framingham and spent much of his youth in Natick. "We also enjoy bringing our little girls to the mall there," Christine says. "Our 8-year-old calls it 'the best mall in the whole world.""

One of the best parts of his job, Schadler says, is meeting and getting to know new people and developing relationships



Christine and Jason Schadler, shown here with their children and dog, started Affordable Junk Removal in 2005.

with returning customers. "We are really grateful for the repeat business and the chance to form connections with residents across the MetroWest area," he says.

To receive a free junk removal estimate, call 774-287-1133 or visit affordablejunkremoval. com.

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Senate Passes Bill Supporting Parents Running for Public Office

Legislation would recognize child care costs as a valid campaign expense

The Massachusetts State Senate passed legislation that would support parents running for public office by recognizing childcare as a valid campaign expense.

"Public service is a personal choice made more complicated and daunting for working parents, especially women, who face the added costs of childcare," said Senate President Karen E. Spilka (D-Ashland). "While we've made great strides in diversifying our electoral representation in Massachusetts, there is much more we can do to make the decision to run for office easier for people with kids. I want to thank Senator Jehlen for championing this issue and look forward to it advancing in the legislative process."

"This bill would break down a major barrier to open elective office to people who have traditionally not had that opportunity," said Senator Patricia D. Jehlen (D-Sommerville), Senate Chair of the Joint Committee on Labor and Workforce Development. "Many of us currently in office would not be here today if we didn't have trusted people taking care of our kids while we knocked doors for our first campaigns. Allowing campaign finances to be used for child care means that more people in our communities can participate than ever before and amplify the voices of those who have previously not been heard."

Under the bill, a political candidate would be able to expend campaign funds for childcare costs, using money raised in support of a political campaign. The bill tasks the Director of the Office of Campaign and Political Finance with the creation of regulation to oversee the implementation of this change.

The bill now heads to the Massachusetts House of Representatives for consideration.

Legislature Passes Bill to Prevent Student Loan-related License Revocation Bill will prevent individuals with outstanding student loan debt from having their professional licenses revoked

On Monday, Nov. 21, the Massachusetts Legislature passed legislation to prevent individuals who default on their student loans from having their license or professional certification revoked as a result. As of Fall 2022, approximately one million Massachusetts residents hold a combined total of nearly \$31 billion dollars in federal student loan debt, with an average debt of \$34,146 per borrower.

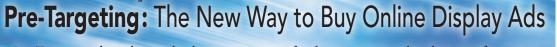
"Student loan debt disproportionately affects young, low-income individuals who are making the kinds of investments in their future that we should be encouraging," said Senate President Karen E. Spilka (D-Ashland). "Revoking professional licenses that they obtained with a student loan does nothing to solve the problem of loan defaults, and it actively makes the problem worse by preventing new professionals from having the means to pay off their loans. I want to thank Senator Eldridge for his attention and determination in seeing this common-sense bill over the finish line."

"I am proud to announce that the Senate has passed the license revocation ban bill, known as an act prohibiting license revocation for student loan default. Nearly one million Massachusetts residents are struggling because of student loans. As the federal moratorium approaches its end, we must recognize Covid-19's continuous impact on employment and borrowers' financial situations," said Senator Jamie Eldridge (D-Acton), Senate Chair of the Joint Committee on the Judiciary. "The bill will ensure that borrowers, who are heavily burdened by student loans, can still continue their career and work towards repayments of their educational loans. Thank you to Representative Higgins for her leadership on filing and fighting for this legislation. Congratulations to the hard-working advocates, and staff."

Under current Massachusetts law, residents can have their licenses or professional certification revoked, denied, or refused for renewal as a result of defaulting on their student loan debt. Massachusetts is one of only 14 states with such a law. The bill does away with the law and blocks any state agency or board of registration from denying or revoking any license or professional or occupational certificate or registration based on an individual's default on an educational loan.

The bill does not change the state's ability to use traditional loan collection tools.

Having previously passed both the Senate and the House of Representatives, the bill goes to the Governor for his consideration.



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Your Money, Your Independence

New Year, New You... Not True?



Glenn Brown

Making New Year's resolutions to improve your financial wellness in 2023?

Let's help you start by recognizing questionable resolutions, including three destined for failure plus what should be considered for successful planning outcomes.

Bad Resolution: *Need to start buying "X" to grow my money.*

If you started 2022 with FOMO (Fear Of Missing Out) or based new investments chasing

2021 performance, how did that work?.

Yes, momentum, innovation, social & macro themes, niche', value and/or low-beta (risk) could be part of your investing strategy, but let's back up - do you have a strategy?

Is a core of low-cost, diversified index funds present to allow for explore ideas like X? How does X correlate with what is already owned? Impact on overall risk? Without mentioning performance, can you articulate why you own X and when wouldn't own X?

Better Resolution: Need to save ______ % and take ______ risk with investments to reach ______ goal.

To truly build assets, you need to save a specific percentage each year, take opportunistic or measured risks AND invest towards your established goal, not an investment benchmark or The Joneses.

Bad Resolution: *Pay down debt.* Sounds important, but is it? It depends. Tax deductions, interest rates, duration, fixed or variable, inflation, deflation, and depreciation ensure all debt is not equal. **Better Resolution:** *Execute a debt reduction plan.*

Access all debt, then prioritze on high-interest debt, variable rates, and unsecured. If down to a 3% or lower mortgage, 2%auto loans, and a MassSave at 0%, then maintain required payments, reap benefits of low, fixed rates in an inflationary environment and allocate towards investments outpacing those rates over time.

An exception, if not at $\sim 40\%$ home equity ownership, can make a case to get there and open a HELOC. Beyond flexibility to access equity built and lower total interest paid, can eliminate the opportunity costs of a large cash position for the "what ifs" in life. **Bad Resolution:** *Do more for my*

retirement.

Buy a lottery ticket, as greater chance of success than this vague "lose weight" resolution tossed by January 10th.

Better Resolution: *How do I retire at 55 or semi-retire in 5 years.*

Now you're analyzing cash flows, balance sheet, contribution rates, investment allocations, taxation, work benefits, college funding, planning for the unexpected and desired lifestyle with expenses in retirement. You'll establish a set of base facts, allowing to then create scenarios, see projections, reverse engineer action steps, and track goals within timelines.

Aggressive timelines creates urgency, leading to actions that bring you closer the ultimate retirement accomplishment choice.

Now ask yourself, are your resolutions the same as last year?

What different actions are you going to take to make a difference?

Know what Einstein said about doing the same thing over and over and expecting different results.

Maybe it's time to socialized your goals, set monthly action

items to create fresh start moments and leverage an accountability partner (i.e. Certified Financial Planner) to make your 2023 resolutions happen.

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.

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Legislature Passes Bill to Protect Open Spaces

Bill codifies 'no net loss' policy into law for conservation areas in Massachusetts

The Massachusetts Legislature passed legislation that protects open and public spaces throughout the Commonwealth and ensures their conservation for future generations. This legislation, known as the Public Land Preservation Act, permanently preserves and protects the amount of land designated as open spaces and prevents it from being used for other purposes.

"As we work to mitigate the effects of climate change we see and feel every day, it's important

that we do not allow the quality and acreage of open lands in Massachusetts to decrease," said Senate PresidentKaren E. Spilka (D-Ashland). "Open lands protect against floods, reduce heat from man-made roads and cities, increase carbon capture from plants and soils, protect our clean drinking water, and provide residents with wonderful outdoor recreational opportunities. I want to thank all the conferees, especially Senator DiDomenico for his leadership and Senator

Eldridge for his years of attention and perseverance in seeing this legislation passed, as well as Senator Rodrigues for his review and support."

"I am thrilled that we have reached an agreement on this bill which will protect our public land so our communities can have parks, green spaces, and clean water to enjoy throughout the Commonwealth," said Senator Sal N. DiDomenico (D-Everett), Chair of the Senate Committee on Bills in the Third Reading. "Protecting our public lands is so critically important in our state because they also help protect our residents from the effects of climate change; our forests keep our air clean, our trees cool down our streets and communities, and our wetlands mitigate the effects of flooding and storms. I am grateful for Senate President Spilka's dedication to getting this important bill passed, Senator Eldridge and Representative Balser for their years of work on this issue, and all the conference committee members for their help getting this bill over the finish line."

"I am extremely proud that an agreement has been reached between the House and Senate on the landmark Public Land Preservation Act (PLPA), which will strengthen the state's commitment to ensuring that there is no net loss of open space in the Commonwealth," saidSenator Jamie Eldridge (D-Acton), Senate Chair of the Joint Committee on the Judiciary and the bill's original sponsor. "I'm grateful to Senate President Spilka's commitment to passing this environmental legislation, the work of the conferees, and the persistent advocacy by conservation groups. I also want to acknowledge the godfather of PLPA, Phil Saunders, who dedicated his professional life to passing this bill."

"With the passage of the Public Lands Preservation Act today, our public lands and open spaces will be preserved and protected for current and future generations to come," said Senator Michael J. Rodrigues (D-Westport), Chair of the Senate Committee on Ways and Means. "Thank you to Senate President Spilka for her leadership and thank you to Senator Eldridge, Senator Di-Domenico, and others for their leadership on this vital issue as well. Ensuring the preservation of our most important public lands, farms, recreational areas, drinking water supply lands, sensitive wildlife habitats, forests, and other conservation and open space lands is critical in our collective efforts to adapt to and confront climate change, while protecting

the public health of our communities, and passage of this legislation is a testament to the Senate's steadfast commitment to protecting our environment at all costs."

Since its passage as a ballot initiative in 1972, Article 97 of the Massachusetts Constitution has recognized the importance of public lands. Lands acquired for conservation purposes under Article 97 have protected status, and such lands' sale or conversion to other use must be approved by a two-thirds vote of each branch of the Legislature. Recognizing the importance of maintaining public lands, the Legislature, working with the Administration, has for many years ensured 'no net loss' of open spaces by requiring equivalent replacement land into open space when disposing of Article 97 land.

The conference report passed by the Legislature today codifies a 'no net loss' policy into law, making it legally binding. It ensures a public process takes place when a public entity considers disposing of Article 97 land and that replacement land is located nearby and of comparable acreage, fair market value, and natural resource value. The legislation includes a provision that allows for a cash payment in lieu of replacement land, provided that the payment amount is no less than 110 per cent of the value of the land and the money is used to purchase replacement land within three years.

Having passed the Senate and the House of Representatives, the bill now goes before the Governor for his consideration.





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Sports

Natick Lacrosse Player Selected to All-State Tour Team

Tyler Bernier selected to represent Massachusetts at Best of Texas Lacrosse Tournament

Tyler Bernier of Natick was selected to the Mass Bay Colonials boys lacrosse team that traveled to Houston, Texas on Dec 10-11, to compete in the Best of Texas Lacrosse Tournament.

Bernier was selected from over 200 athletes from 125 town lacrosse programs from Central and Eastern Massachusetts.

"The Mass Bay Colonials is an extension of our community-based youth league, Mass Youth Lacrosse, and was founded to promote and celebrate townbased lacrosse and the elite athletes who commit to their communities each spring," said Joey Picard, Colonials founder and General Manager.

Bernier is a 7th year player with Natick Youth Lacrosse Program. He plays Defense and is currently in 8th grade at Kennedy Middle School.

In addition to performance at the tryouts, players submitted recommendations from coaches, teachers, and community leaders to earn a spot from the selection committee. The Mass Bay Colonials seek to not only bring the most talented youth lacrosse players from Massachusetts, but the players who can proudly represent our state on-and-off the field.

2022 is the third iteration of the Mass Bay Colonials, but the first time with both a boys and girls team, as Mass Youth Lacrosse added a girls league to the organization in 2022. The Mass Bay Colonials will send a boys team (class of 2027) and a girls team (class of 2027/2028) to Houston to compete against teams from Texas, Oklahoma, Missouri, and others from across the Southwest.

The 2027 Boys Team will be led by head coach Nathan Kittler. Kittler is the head coach at Natick High School and was named the 2022 Eastern Mass Lacrosse Coach's Association Coach of the Year. Kittler will be assisted by Ed McCarthy, a long-time youth and high school coach who has been a



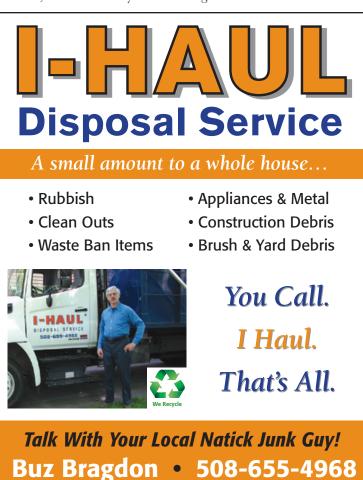
Mass Youth Lacrosse Coach Education trainer for the past 5 years. Rounding out the coaching staff is Tom Spangenberg, the current Chair of Mass Youth Lacrosse Board of Directors, former president of the board, and long-time youth coach with Dover-Sherborn Youth Lacrosse.

"As a league, we focus on many

important facets of the game designed to grow lacrosse and honor its sacred traditions," said Spangenberg, "and the Colonials is one such example of how we're uniting our towns, prioritizing teaching the skills in a fun environment, and promoting the importance of character, community, and camaraderie. We're thrilled to bring the finest athletes and coaches from our small community to a much larger one in Texas this winter."

The 2022 Mass Bay Colonials Boys team will have 22 athletes representing youth lacrosse programs in Andover, Cambridge, Framingham, Grafton, Hamilton-Wenham, Holliston, King Philip, Lexington, Marblehead, Melrose, Natick, Newburyport, North Andover, North Central, Norwood, Pentucket, Reading, Stoneham, Wachusett, and Wayland.





Sports Natick High Boys Cross Country finishes season with 12th-place finish at the NXR Northeast Regional Meet

The Natick High Boys' Cross Country competed against the best teams from 8 different states in the Northeast for a berth at the Nike Cross Team Nationals in Portland, Ore.

Natick was the 2nd Massachusetts team. Only Brookline (7th place) beat them and they are also Massachusetts All-State Champs. They beat Newton North (15th place) who finished 3rd at the All state meet this year.

Natick was represented by Ben Feldman and Nick Bianchi at the All States. Feldman, a senior who will be competing for UMass Amherst next year, wound up taking 10th place at the All-State meet.

The boys' other highlights include coming in 3rd at the Bay-State Conference Championships behind two of the best teams in the state of Massachusetts (Brookline and Newton North).

The NXR Northeast regional meet is not a school-sanctioned event so the athletes can't represent the high school so they wore Natick Track Club uniforms. They were also one of the top public school teams in the event.





Private schools have the advantage of drawing from many different towns and they even recruit athletes.

Natick Boys Cross Country showed the utmost resilience although one top 5 runner Steven D'Alassandro, was not able to compete due to an injury.

The boys who competed were: Ben Feldman-48th it to the top of the hill without straining too much. However, this is easier said than done. Running a 5-minute mile pace uphill and not straining too much is somewhat of an oxymoron. Needless

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Nick Bianchi0-76th Sean Fleming-78th John Bianchi-98th Jacob Tobin-117th Brian Arthur

Joe Vogel-47th in Open division

Will Catching-76th in Open Division

The NXR regional course at Bowdoin Park is one of the most challenging courses in the country. It entails running uphill for 1.5 miles and then downhill. The key to racing well there is to make to say, it's a tough one. It's not a race where runners will get their personal best times but it represents the epitome of what XC is: hills, mud, speed strategy, and mental toughness.

All are back next year except Feldman, who will run XC and track at UMass Amherst where he will be studying Agriculture.

Courtesy photos from the event at Bowdoin Park and from the high school season.

And as always, find us online at naticktownnews.com

Sports

Mulholland Aims To Be Key Component For Natick Five

By KEN HAMWEY Staff Sports Writer

Patrick Mulholland isn't a captain or a Bay State Conference all-star but the shooting guard has all the necessary attributes to be a key component for Natick High's basketball team.

The 6-foot-2, 185-pound junior adheres to high standards, is passionate about basketball, displays leadership, and his commitment and desire to excel are off the charts.

Those qualities also are evident in the classroom — Mulholland is an honor-student whose GPA is an impressive 4.0.

During the off-season last year, Mulholland alerted all his teammates about pick-up games and conditioning drills. "That initiative was all about getting players together to build team chemistry," he emphasized. "We've got multiple-sport athletes and I wanted them to maintain a focus on basketball."

A shooting guard, by nature, leans heavily on developing his offensive skills. Mulholland is just as interested in sharpening his defensive ability.

"Playing off-guard is fun because I get shooting opportunities and I don't have to use a lot of energy on ball-handling," he said. "More energy allows me to devote strong efforts towards defense. I like going against an opponent's top scorer and limiting his effectiveness."

The Redhawks' coach, Mike Masto, has high praise for Mulholland's devotion.

"Patrick had a great off-season, keeping the team together and doing leadership work," Masto noted. "He was a starter as a sophomore and this year he'll take a step forward with his scoring and vocal leadership. He's got a great work ethic and passion for the game. He sees the court well, can handle the ball and score at all three levels."

A native of Natick, the 17-year-old Mulholland reveals his standards when he discusses his goals for the season, his competitive philosophy and the life lessons he learns while play basketball and golf.

"My team goals are to keep improving, win the Bay Stare



Patrick Mulholland is an honor student with a 4.0 GPA who relies on a patient style when playing shooting guard for Natick High.

Conference's Carey Division, qualify for the tourney, get a home game for the playoffs, and aim for the state title," he said. "My personal goals are to be more involved in our offense and average 15 points a game and to be a league all-star. All of these goals are realistic. And, our team has only three seniors but we're experienced and we have talent."

Mulholland, who averaged seven points a game last year, is committed to an athletic philosophy that stresses effort.

"To reach your potential it takes a strong work ethic," he said. "And, it's important to control what you can control to bring about positive results. Having fun while working hard leads to winning. The life lessons I've learned in sports are to be a good teammate by working within a system, to set high goals and to strive to overcome adversity and be resilient."

Relying on a patient style, Mulholland will shoot if open and his favorite shot in a threeguard for Natick High. pointer. "I try to let the game unfold and if it comes to me, I'll be ready," he said.

The personable Mulholland was more than ready last year when Natick faced Needham and Milton.

"My best game was at home against Needham," he said. "We were down by 15 points at the half but we rallied and lost by a point. I had 16 points (four three-pointers) with most of them coming in the second half. My game was efficient and I was glad to contribute. My most thrilling game was our opener against Milton. I had missed the entire pre-season because of a sprained ankle. But, I played and scored 13 points. My preparation was solely riding a bike and taking shots in a stand-still position."

Mulholland, who started playing basketball at age six in a YMCA league, sees a bright outlook for Natick and he's upbeat about players like senior co-captain Jason O'Keefe and junior center Liam O'Neill.

"Jason is our point guard," Mulholland said. "He's a quality leader and a good scorer who creates offense at the point. Liam is probably our most improve player. He rebounds well, provides a presence in the paint and can defend bigger opponents."

A fan of his coach, Mulholland likes Masto's style. "He's a great motivator, he's energetic, and makes us a defensive-oriented team. If we work hard and practice hard, he rewards us with playing time."

Mulholland, who's played AAU basketball for eight years, has yet to decide where he'll attend college or what he'll major in. However, he knows he wants to play basketball, either in Division 2 or 3. "What's important is that I choose a school with good academic standing," he offered.

College scouts next year likely will be on recruiting missions to view Mulholland's games. It's difficult to pass up a player who relies on court vision, a high basketball IQ, an instinctive nature, and a desire to use his size to get offensive rebounds.

Masto says it best: "Patrick is like having another coach on the staff."

Calling his father (also named Patrick) his role model because of his support and encouragement, Mulholland's favorite professional player is Kevin Durant of the Brooklyn Nets because "he's almost seven feet and he's such a talented scorer."

Not solely a basketball type, Mulholland devotes time to other activities. He helped the unified basketball program by working with special-needs students and he's been a two-year player on the golf team. He finished as Natick's No. 4 golfer last fall and his best round was a nine-hole score of 33. And, a National Honor Society selection seems very likely this spring.

Last year, the Redhawks finished at 11-9, then bowed to Winchester in the first round of the playoffs. Mulholland believes Natick is positioned for a deeper tourney advance this season, primarily because there's six juniors who've got game experience. The Redhawks won their opener against archrival Framingham, 63-58, and Mulholland had 20 points and 4 rebounds.

"We've got talented competitors and that's a plus," he said.

Natick also has Patrick Mulholland whose commitment, leadership, passion and high standards are also vital assets.



Baker-Polito Administration Announces \$5 Million in Grant Awards for Fire Departments

308 Departments Awarded Funds for Safety Gear

The Baker-Polito Administration announced \$5 million in grant awards to 308 fire departments from the FY23 Firefighter Safety Equipment Grant Program. The program provides local fire departments with a variety of equipment that makes the dangerous job of firefighting safer.

This is the third year that funding has been awarded for this purpose as part of a five-year, \$25 million bond bill filed by the Administration to support firefighter safety and health in the coming years.

"We ask so much of our firefighters, and no matter how dangerous or difficult the situation, they always do whatever it takes to help," said Gov. Charlie Baker. "This program is an opportunity to make sure they are properly protected every time they answer a call for help." "The decision to become a firefighter is one of the bravest, most selfless choices a person can make," said Lt. Gov. Karyn Polito. "I am so thankful to the men and women who have dedicated themselves to this calling. In every city and town, these heroes drop what they're doing and rush to help – even when it puts them in harm's way."

Fire departments in Massachusetts were able to apply to this program for 121 different types of eligible equipment, including ballistic protective clothing, thermal protective clothing, thermal protective clothing, gear washers and dryers, thermal imaging cameras, assorted hand tools and extrication equipment, communications resources, hazardous gas meters, fitness equipment, and more. In many cases, the purchase of this equipment will help departments attain compliance with Occupational Safety and Health Administration or National Fire Protection Association safety standards.

"In today's fire service, firefighters respond to increasingly dangerous calls. Access to the proper protective gear is critical to ensure their safety and ability to meet the modern challenges of emergency response," said Secretary of Public Safety and Security Terrence Reidy. "Firefighters have a vital role in keeping our communities safe. We are pleased to show our appreciation for their courage and service by providing funding to equip them with the appropriate level of protection."

"We now know that the occupational cancer risk caused by cumulative exposure to toxins encountered while firefighting is as great of a danger to firefighters as fire and smoke itself," said Undersecretary of Homeland Security Jeanne Benincasa Thorpe. "This program is an outstanding mechanism to combat that risk by ensuring that firefighters are wearing modern and properly cleaned gear every time they answer a call. The longterm benefits of this program to firefighters and their families will be truly immense."

"Every time a firefighter goes to work, they could be asked to rescue a child from a burning building, clean up a spill of hazardous materials, treat a patient with a contagious medical condition, or rush into a hostile event

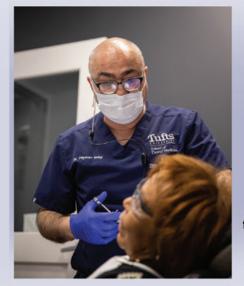
to rescue and treat victims," said State Fire Marshal Peter Ostroskey. "This program is absolutely vital to helping fire departments prepare for the vast array of hazards they face today and making sure that firefighters go home safe after every call."

"Three years into this program now, we're really seeing the impact that it is making out in the field," said Shrewsbury Fire Chief James Vuona, President of the Fire Chiefs' Association of Massachusetts. "Firefighters are responding to calls with the proper protective gear and tools, which makes their jobs much safer. The firefighters of Massachusetts and their families are grateful for this investment in their health and safety."

A complete list of the awards by department is attached. A summary of some of the most frequently funded items through this program can be found below:

ltem Qu	Quantity	
Ballistic Vest	629	
Ballistic Helmet	475	
Boots	435	
Coats	542	
Cold Water Immersion Suits	55	
Combustible/Hazardous Gas Detectors	81	
Extrication Tools	60	
Gear Dryers	20	
Gloves	948	
Hand Tools	84	
Helmets	489	
Hoods	1,304	
Hoses, Nozzles, Fittings, and Adapters	884	
Pants	516	
Portable (handheld) Radios	173	
Rescue Litters	210	
Rescue Saw	93	
SCBA Bottles	161	
SCBA Facepieces	149	
Thermal Imaging Cameras	134	
Vehicle Stabilization Struts	13	
Ventilation Fans	40	

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Dr. Beigi completed his undergraduate studies in California and earned his doctorate from Tufts University, School of Dental Medicine . He completed his residency at the New England Medical Center. He is certified in Invisalign, implant dentistry, and oral sedation. He focuses on oral surgery, root canal treatment, and gum surgeries. Dr. Beigi, too, is an FBI-trained forensic dentist.

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\$840.000

\$905.000

\$950.000

\$749,000

\$615,000

\$270,000

\$1.31 mil

\$595,000

\$1.62 mil

\$1.50 mil

\$699,900

\$510,000

\$280.000

\$822.000

\$985,000

\$1.26 mil

\$725,000

\$929,900

\$1.38 mil

\$1.10 mil

\$1.25 mil

\$1.43 mil

\$910,000

\$285,000

\$260.000

\$490,000

\$565,000

\$1.18 mil

\$1.60 mil

\$370,000

\$520,000

\$742,000

\$942,500

Date	Natick
12/16/2022	14 Wentworth Road
12/16/2022	21 Pitts Street
12/16/2022	10 Nouvelle Way #S1101
12/15/2022	12 Cypress Road
12/15/2022	2 Stone Terrace
12/14/2022	20 Beacon Street
12/14/2022	17 Roxbury Avenue
12/13/2022	6 Langdon Road
12/09/2022	60 Macarthur Road
12/09/2022	3 Eisenhower Avenue
12/09/2022	47 Village Brook Lane #22
12/09/2022	23 Coachman Lane
12/09/2022	178 S Main Street
12/08/2022	7 Stanley Street
12/08/2022	3 Justin Road
12/06/2022	5 Craft Road
12/05/2022	44 Beaver Dam Road
12/02/2022	3 Thoreau Court
12/01/2022	31 Macarthur Road
12/01/2022	28 Prescott Avenue
12/01/2022	1 Melody Way
11/30/2022	2 Pickerel Road
11/30/2022	73 Summer Street
11/30/2022	9 Lincoln Street 10 Brook Hollow Way
11/30/2022 11/29/2022	7 Jennifer Circle
11/29/2022	4 Cordial Way
11/28/2022	13 Hudson Street
11/23/2022	3 Post Oak Lane #4
11/22/2022	48 Village Brook Lane #21
11/21/2022	10 D Street #1
11/18/2022	22 Brookdale Road
11/18/2022	4 Spring Street
11/18/2022	55 Macarthur Road
11/18/2022	50 Silver Hill Lane #10
11/16/2022	25 Union Street
11/16/2022	5 Waban Street
11/16/2022	28 Strawberry Hill Road
,	20 50 400 500 7 100 100 40

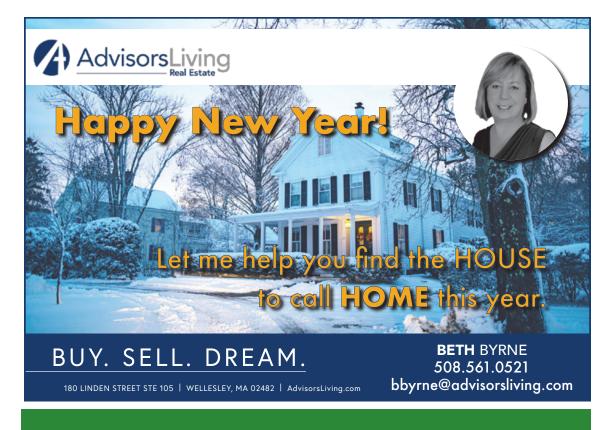
2 Pickerel Road 73 Summer Street 9 Lincoln Street 10 Brook Hollow Way 7 Jennifer Circle 4 Cordial Way 13 Hudson Street 3 Post Oak Lane #4 18 Village Brook Lane #21 10 D Street #1 22 Brookdale Road 4 Spring Street 55 Macarthur Road 50 Silver Hill Lane #10 25 Union Street 5 Waban Street

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20 Beacon Street in Natick recently sold for \$840,000. Image credit: www.zillow.com





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