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# 1765 Paxton Community News

PaxtonCommunityNews.com

August 21, 2024

## Stephen Nedoroscik, Sterling Gymnastics' Alum Shines at the Paris Olympics Team Final



Stephen Nedoroscik is competing on a pommel horse in Paris, France, for the Olympics.

Photo by Mark Packard

by Karen Packard

The City of Light is certainly bright tonight! Mark and I were lucky enough to attend the Paris Olympics and watch the US Men's Gymnastics team final with the 5 incredible athletes including Sterling Gym alum Stephen Nedoroscik who represented Team USA on the Pommel horse.

As most people know, Men's Artistic Gymnastics has 6 apparatus, the floor routine, pommel horse, still rings,

vault, parallel bars and the horizontal bars. Many Olympic sports including gymnastics were practiced by the ancient Romans and Greeks. The Pommel horse was actually an ancient event introduced by the Romans. It was used to teach soldiers various ways to mount and dismount a horse. Many of these competitions were lost over the years but modern gymnastics competitions have been around since the mid 1800's and was included as

one of the original Modern Olympic sports in 1896. Stephen Nedoroscik is a pommel horse specialist. It was the only event that he competed in for the US team. The pommel horse is known to be one of the hardest pieces of apparatus. A gymnast needs to demonstrate smooth continuous circular and pendulum swings, double leg circles and scissor movements. It is common for the gymnast to travel up and down the

length of the pommel horse moving their hands at quick speeds to keep the momentum. The hands are the only body part that should touch the horse. All this and there is no stopping or pausing during the event. In the pommel horse, the movement must be continuous. This is the only gymnastics event where you cannot pause even if you get in trouble.

Bob Donahue and his wife Liz

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**TOO!**



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**Paxton Council On Aging August Activities**

PAXTON SENIOR CENTER: 17 WEST STREET, PAXTON, MA. (508) 756-2833.  
 Fridays August 23rd and 30th  
 9:30AM Piano lessons. Cost \$5

Monday August 26th  
 8:45AM Walking Club. Meet outside at the Senior Center  
 10:30AM Helping Hands  
 Tech Help by appointment. Call to apply.

Tuesday August 27th and Thursday the 22nd Saturday the 29th  
 12:15PM play Pitch  
 Thursday the 22nd  
 12:30PM. Presentation on Safe Driving by AAA Northeast, UMass Memorial Healthcare, and Mass Advantage; refreshments and door prize  
 During weekly hours that the Senior Center is open, the Gift Cabinet is available for purchases, including handmade all-occasion cards, locally produced lip balm, hand cream and honey, jewelry and knitted items to name just a few.

**Paxton-Area Seniors To See "42nd Street" In Rhode Island**

The Paxton-area Seniors Bus Trip Thursday, September 12, 2024 takes us to South Kingstown, RI's Theatre-by-the-Sea, a historic theater/playhouse. We leave at 9:00 a.m. from Paxton Senior Center at 17 West Street, and return at 7:30 p.m.

Before the show, enjoy lunch at Gregg's Restaurant in North Kingstown, one of several restaurants in this small local chain of popular restaurants serving homemade meals and wonderful desserts. Choose between Chicken Pot Pie (tender white chicken combined with garden vegetables, baked with a flaky, buttery crust; Santa Fe Chicken (fresh grilled chicken breast smothered with a blend of fresh seasonal vegetables and mushrooms topped with a Monterey Jack/American cheese blend); Baked Fresh-Caught Scrod with buttery crumb topping; or Steak Tips with Mushrooms and Onions (seasoned with a special blend of herbs and spices, topped with mushrooms and onions). All entrees include mashed potatoes with gravy and vegetable of the day. For dessert, enjoy a slice of Chocolate Layer Cake. Yummy!

"42nd Street" is the 1933 musical spectacular show about a young chorus girl, fresh from Allentown, PA, who is given a once-in-a-lifetime chance to star in a musical that recalls the classic days of Broadway and the golden age of movie musicals. You will enjoy the sensational tap numbers featuring professional level live theater in lavish costumes performing one show-stopping tune after another.

The cost for the day, \$158.00, includes the delicious lunch and gratuity at Gregg's, the spectacular "42nd Street" at the Theatre-by-the-Sea and the luxury Wilson Bus Motor Coach.

Payment is due by August 15, 2024 per the theater. Payments are non-refundable unless tickets can be re-sold.

For reservations or questions, call Deb Grensavitch at 508.754.6366 or email her at grensavitchd@aol.com. Please make payments to FOCOA (Friends of Council on Aging) or Paxton FOCOA and send them to Deb Grensavitch, 88 Laurel ST, Paxton, MA 01612-1234. Please consider joining us September 12th for this wonderful show.



**8th Annual Health Fair**

Paxton Council on Aging presents its 8th annual Health Fair on Wednesday, September 25 from 10am to 1 pm at the Senior Center. It's a one-stop event featuring thirty area health professionals and agencies displaying information on health and lifestyle. The fair is free and open to all ages.

Among the professional participants are Mass. College of Pharmacy, Elder Services of Worcester, VNA, Holden Hearing, Apple Home Care and the Registry of Deeds.

While at the fair, people can get Flu/COVID shots in a CVS clinic, health/hearing screenings and blood pressure/glucose checks. Plus, everyone can enter multiple prize drawings.

"Our fair has increased in size and scope, providing everyone with the latest information on healthy living and lifestyle options," says Cindy Love, Council on Aging director. "It's our signature event for the region."

The John Bauer Senior Center is located in the historic White building, 17 West Street in Paxton center. Plenty of parking is available.

**Paxton Woman's Club - 2024-2025 Season News**

The Paxton Woman's Club is happy to announce their upcoming 2024-2025 season. On September 12th at 6PM, there will be a Meet and Greet for all new and returning members in the dining room at the Paxton Senior Center, 17 West St., Paxton. Come meet your friends and neighbors as we plan exciting events including: First Aid/Life Saving Techniques, Wreath Making, Estate Planning; Yoga New to You; Trivia Night and other intriguing programs.

**Paxton Council On Aging September Activities**

PAXTON SENIOR CENTER: 17 WEST STREET, PAXTON, MA. (508) 756-2833.

WEDNESDAY SEPTEMBER 4TH -

9:30AM: Cafe

9:30AM: COA Board Meeting

TUESDAYS AND THURSDAYS THROUGHOUT SEPTEMBER

12:15PM: Play Pitch

FRIDAY SEPTEMBER 6TH AND EVERY FRIDAY

9:30AM: Piano Lessons, Donation \$5

FRIDAY SEPTEMBER 6TH AND EVERY FRIDAY

10:30AM: Mindful Movement Exercise Class, Donation \$5

MONDAY SEPTEMBER 9TH

11:00PM: Book Club

WEDNESDAY SEPTEMBER 11TH

10:30AM: Veterans' Group Presentation By The New Veterans' Agent, Scott Conner

TUESDAY SEPTEMBER 17TH

10:30AM: Presentation on Nutrition Sponsored By Eternal Health

WEDNESDAY SEPTEMBER 18TH

10AM: Card Making Class By Carol, Donation \$5

THURSDAY SEPTEMBER 19TH

11AM: The Roaring 20s Program, Sponsored By The Paxton Cultural Council.

WEDNESDAY SEPTEMBER 25TH

10AM TO 1PM: COA Annual Health Fair With 30 Health Care Professionals; Free Flu and COVID Vaccinations; Hearing Tests; Glucose Tests and much more.

THURSDAY SEPTEMBER 26TH

10:30AM: "Forever Friends", a new support group for anyone experiencing life's changes and challenges. For More Information, Contact The COA at (508) 756-2833.

**Letters to the Editor**

Letters should be no more than 300 words, and must include the writer's name, address, phone number and signature. Only name, street name and town will be printed. Letters may be edited for length and clarity. On occasion, letters up to 500 words may be published as opinion pieces, at the editor's discretion. Send email to SterlingMeetinghouseNews@gmail.com or mail to: Sterling Meetinghouse News, 35 Redemption Rock Trail, Sterling, MA 01564.

**1765 Paxton Community News**

Paxton Community News is published by Sterling Media Inc. 35 Redemption Rock Trail, Sterling, MA 01564 PaxtonCommunityNews.com 978-407-2568 SterlingMeetinghouseNews@gmail.com For advertising information send email to: SterlingMeetinghouseNews@gmail.com

The next issue will publish September 18, 2024. Copy deadline is the first of each month. Items received after deadline will be included if space is available.

Publishers • Mark & Karen Packard Editor & Designer • Emmanuel Ortiz Contributors • Gordon Keegan, Campbelle Stevens

Sterling Meetinghouse News is mailed free of charge to all postal patrons of Sterling. We are not liable for typographical errors in advertisements.

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# William Jackson: A Veteran, An Electrician, A True Jack of All Trades

by Cambelle Stevens

William Jackson, who works out of Rutland, has had a fascinating journey within his seven years of electrical-based work experience. William's story begins after graduating high school where after attending college for a year, he decided to enlist in the army through Gardner's National Guard. He began his military journey with basic training, and he was deployed in Afghanistan for a year. After his six-year contract with the National Guard, he decided to pursue an alternative occupational route, and went back to college to study statistics. While William explored his fascination and admiration for statistics, he found himself pondering about what his future would look like if he pursued a career within this major. As a result of looking inward and toward his future job plans, he decided to branch out. He explained that he had some friends working in the construction field, where there seemed to be lots of opportunities, which struck immense interest for William. After being introduced to the "world" of construction, William took a job working for a builder where he learned how to wire new houses, and that is where his trade journey blossomed.

As his journey continued, William decided to stop attending college in order to start an apprenticeship within the trades field. As William stated "I



After six years of military service, William Jackson pursued to create his own business.

Photo Contributed

wanted to focus on my trade," which he stayed true to as he began going to tech school at night and partaking in jobs that related more to his desired field. For instance, he explained that one of his jobs was working at an electric shop where he took "service calls and

[assisted] customers." Moreover, last fall, William took the exam to get his Journeyman's license, so he could pursue his own business. Although he had immense experience working for other people in the construction/ electrical field, he wanted to start

something on his own, which is how the curation of his business began.

As of the start of this year, William registered with Rutland to start practicing his craft, but his services

CONTINUED PAGE 9

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# Saddling up for Success: Stephen Nedoroscik's Journey from Sterling Gymnastics to the Olympics

**By Campbell Stevens**

Stephen Nedoroscik is a 25-year-old gymnast who specializes in the pommel horse. Stephen has won many medals and accolades for his triumphs, as he is incredibly seamless within the art of the pommel horse. He has put in valiant work, effort, time, and dedication to his sport. However, Stephen's most admirable qualities are his enthusiasm and motivation to do what he loves as it is evident with each and every routine he does.

Stephen is quickly becoming notorious for his skills and his rise to the Olympics, but he got his start here in Sterling, Massachusetts. As a child, Stephen was energetic and lively, which led to his parents enrolling him in gymnastics at the young age of four years so he could "redirect [his] energy into something" as he states.

Stephen's innate gymnastics ability was showcased from the first moments he stepped foot into the Sterling Gymnastics facility, as his four year old self was able to climb a 15 foot rope to top, and from then on, he was a part of the gymnastics team there. Stephen stated that his first preschool gymnastics class made him "immediately love gymnastics," and his enthusiasm for his sport shone throughout the interview.

Up until the age of 17 years old, Stephen was a part of the Sterling Gymnastics

team, where he was coached by Bob Donahue. According to the gymnast, "Bob was my coach my entire life, he's just the best. He is a fantastic person and a fantastic coach." Stephen talked very highly of Sterling Gymnastics and his coaching with Bob. He specifically highlighted how wonderful Bob was at being able to redirect Stephen's energy (when it was becoming "too extra" as he put it) back into his speciality, which truly depicts the bond the two had.

Furthermore, when Stephen was searching for the right college he went to Bob for advice, where Bob suggested Penn State, and he took that advice and enrolled there. Stephen's relationship with Bob illustrates how a coach is not only helpful in the specified sport, but they are mentors too. In fact, when asked about what advice Stephen would give to future athletes he enthusiastically stated "be nice to your coaches!"

In conjunction with Stephen's coaching, he discovered his talent for the pommel horse in his teenage years. Gymnasts like Nedoroscik perform a variety of swinging and circular movements while maintaining balance and control, which showcase the endurance, strength, and mental control of the gymnast. As Stephen highlights "a lot of it [his routine] is mental." So, in order for him to perform his best his mentality is not only to relax, but to relax by "getting



Stephen Nedoroscik continues to be mentored.

*Photo by Mark Packard*

loose and goofy." He explained that the more light-hearted he can make it, the more he can focus on his art.

Stephen's mentality is commendable, but there is more to it than just relaxing. For Stephen, it all starts with the expectations that he sets for himself. Instead of being strenuous with his expectations to win every time, his motto is "I want to be the best gymnast I can be." His motto is inspirational as even though he is an esteemed gymnast, his priority is not necessarily to win every competition he is in, instead, he wants to see his own personal growth.

Alongside being an astonishing athlete, Stephen ensures to maintain his hobbies to "prevent any possible burnout." For

him, solving rubix cubes, playing chess, hanging out with his girlfriend, and spending quality time with his cat all help him balance the life of being a gymnast, as although it is a huge proponent of his life, he still loves his hobbies!

Stephen is an inspiration through and through. When asked for any advice he would give to young athletes he stated "always try to be 1% better than the day before," which is something his team would say in college to one another. This motto motivates without putting too much pressure on oneself, and it clearly worked out for Stephen as he has now participated in the 2024 Paris Olympics. It is safe to say that Stephen continues to get 1% better each day.

## Local Teens Perform Onstage at Hanover Theater

**PRESS RELEASE**

On Saturday, July 27, two Sterling teens took their final bow as high school musical-theater students in a rendition of the Broadway musical "Legally Blonde" at Hanover Theater and Conservatory for the Performing Arts in Worcester.

Rylie Schoville, 18, and Matt Trombley, 18, took part in their last performances as part of the theater's youth summer program, an intense three-week training and education program culminating in an onstage performance.

Rylie and Matt have been students at Hanover for multiple years in both the summer and year-long acting programs for teens. Their experiences have honed their technical abilities, confidence, and friendships as they discovered their passion for the performing arts.

"Having that last moment on a beautiful professional stage, I was able to take a deep breath and soak it all in," said Rylie after her role as Serena. "I will remember how everything I did as part of the theater led me to where I am now."

Matt, who played the role of surly Professor Callahan, deliberately sought to push the boundaries of the usual characters he's played. "It definitely gave me reassurance that I'm able to deliver a performance and get the audience to respond in a way I've never done before," he said.

Hanover's youth summer program – in its 15th year – is purposefully

designed to give students a pre-professional experience of a theater career. Students work with multiple professionals in the core areas of dance, music, and drama and focus closely on the synchronicity of ensemble work.

"Students learn acting techniques and how to make choices to develop the character. They then get to apply that training to their performances," said Meghan Montaner, president of the theater's Conservatory and Education division.

While students work to advance technically, the primary goal of the program is to build the confidence, commitment and collaboration that is fundamental to success in the industry.

"More than anything, I hope that the students understand that they are capable of more than they thought before they entered the program. When they are committed to the work, anything is possible," said Montaner.

Rylie and Matt, 2024 graduates of Wachusett Regional High School, are both off to college in the fall as musical theater majors. They agree that they feel prepared, grateful, and ready for the next chapter of their theater aspirations thanks to their experiences in the program.

"Hanover was a big inspiration and showed me it was possible to do this for my life," said Matt, who will attend Molloy University's competitive CAP21 Musical Theater Conservatory program in New York.



(L to R) Sterling teens Matt Trombley and Rylie Schoville performed onstage at Hanover Theater and Conservatory for the Performing Arts on July 26-27 in a youth production of the Broadway musical "Legally Blonde."

*Photo by Mike Henrickson, Hanover Theater*

On her way to the University of New Hampshire, Rylie credits her theater experiences in making a difference in all aspects of her life. "The drive and hard work you learn at a performance you can apply to everything you do."

Community members can still catch a performance of the teen

youth program on Aug. 16-17 as the students in the program's second session take the stage.

"I think audiences will be blown away by the professionalism and the talent," said Matt.

To buy tickets and learn more, visit [thehanovertheatre.org](http://thehanovertheatre.org).



# Tax Talks

with Jennifer Lovett, IRS Enrolled Agent (EA)

(Owner/operator of Liberty Tax Service in Holden, Clinton, Framingham, Marlborough, Worcester, Spencer and Athol)

I have written a number of articles in the past that focus on retirement planning and various strategies for good reason, retirement should be important to everyone. It should also require long-term planning and professionals to help guide you. What if you're self-employed? Only about half of self-employed individuals report that they are consistently saving for retirement while 15% say they generally never save at all. Being self-employed offers a lot of flexibility and that does not stop at retirement. Let's compare two options, the SEP-IRA and the solo 401(k). This article offers a high-level overview of some of the most common considerations when choosing between the SEP-IRA and the solo 401(k) but does not cover every difference between the two accounts.

The SEP-IRA, simplified employee plan—individual retirement account, has long been the go-to plan for sole proprietors seeking to reduce their tax liability and save for retirement. However, the IRS-termed one-participant 401(k) plan, aka the solo 401(k), is getting more popular. What is the biggest difference between the two plans? The most notable is that the 401(k) allows sole proprietors to contribute much more, up to \$69,000 in 2024 (\$76,500 if you are over 50), with a caveat that you will need enough net profit and compensation to support certain contributions. You would need a full \$345,000 in net profit for the year to contribute the same amount to your SEP-IRA given the limit is 25% of your earned income (calculated by taking net profit of the business and deducting both one-half of the self-employment tax as well as any tax-deductible contributions made to the SEP-IRA). Solo 401(k)s usually allow higher contributions because there is both an employer and an employee contribution, and the latter is not subject to the 25% restriction.

Let's run a quick example. With a solo 401(k), a Schedule C filer aged 45 with \$150,000 in net profit can contribute up to the employee elective deferral amount of \$23,000 for 2024, \$27,881 (same as the SEP-IRA limit) as the employer contribution to make a total contribution of \$50,881. While in the same example a maximum SEP-IRA contribution for the tax year would only be \$27,881.

What about Roth IRAs you ask? Great question. SECURE 2.0 Act (section 601) added the ability for SEP-IRA owners to elect a Roth IRA as the IRA to which the contributions to the SEP-IRA are made, however any contribution under a SEP that is made to a Roth IRA is not excludable from gross income. If you wish to fund a Roth IRA using the "backdoor" strategy, assets in a 401(k) are not subject to account aggregation rules, SEP-IRA assets are. This is an advantage of solo 401(k)s because the irrelevance of the aggregation rules allows for

tax-free Roth conversions of non-deducted IRA contributions. Additionally, if you have existing IRA assets, including a SEP-IRA, you can roll those funds into a solo 401(k) and enable tax-free backdoor Roth IRA contributions.

No business owner starts a retirement plan with the intention of borrowing funds, a differentiating feature of a solo 401(k)s is the ability to borrow from plan assets. Generally, you may borrow up to the lesser of 50% of the plan balance or \$50,000 from an active plan, then pay those funds back with interest, which goes toward the account balance. The SEP-IRA does allow a taxpayer to take a distribution from the IRA and treat it as a short-term loan, but under the 60-day indirect rollover rule, the distribution will be a taxable distribution to you if you do not redeposit the full amount distributed within 60 days. Choosing a solo 401(k) is a stricter commitment than a SEP-IRA in cases of severe hardships. The list of exceptions allowing for hardship withdrawals is specific for 401(k)s, while IRA funds can be withdrawn for practical purposes, even though there are still typically tax penalties and consequences.

Lastly, solo 401(k)s may have slightly more complicated account applications. Business owners are required to make several administrative decisions to establish a plan, those documents may need to be physically signed and mailed to open your plan to contributions. In addition, solo 401(k) plans with more than \$250,000 in plan assets are required to file Form 5500-EZ, Annual Return of a One-Participant Retirement Plan or a Foreign Plan, relatively simple but worth mentioning as a potential added requirement. SEP-IRAs can often be opened and funded online on the same day, with little tax or retirement plan knowledge needed to avoid potential mistakes.

This article could go into much more detail about the differences between Schedule C filers and S corporation owners, hopefully in a follow up article. However, please note that before embarking on contributions, especially for first-year contributors, I would highly recommend sitting with both a financial advisor and a tax professional to make sure you are within limits and deadlines. Depending on your business structure your amounts and dates of deadlines will be different. Quick example, as an S corporation owner if you wait until later in the tax year to start your solo 401(k), you may not be able to make the maximum employee contribution amount (\$23,000 in 2024) for the first tax year due to a lack of available payroll runway left in the year.

This article also only discussed two popular retirement accounts, there are many more ways to plan for your retirement. If you read my articles, you already know what I am going to write. There is no one-size-fits-all strategy. Consult, consult, consult. Once you have a solid plan and feel like things are running smoothly, consult again.

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# Garden Guru: Fall Planting Season

By Mark Packard



The fall planting season has begun! The night-time temps are cooling off and that tells plants to spread their roots and grab hold before winter! Fall is the best time of year to plant trees, shrubs, perennials and bulbs! Planting in the fall will give your plants two growing seasons before the harsh summer. The heat of the summer is much harder on a plant than the winter, so giving new plantings two seasons of spreading their roots is much better. We usually plant until the first week in November or until the first hard freeze. Now is also the best time to plant a new lawn!

Time to do some fall pruning as well! Hydrangeas especially should be cut back at the end of their flowering cycle so they can flush out and form buds for next year. Preventative pruning before

winter can reduce ice damage on trees and large ornamentals. Don't prune your Rhododendrons, Azaleas, or Andromeda because they already have buds for next year.

Fall annuals will be arriving soon! Mums need a few nights below 50 degrees to start blooming. Mums are a hardy annual that thrive in the cool fall temperatures. They will continue to bloom through the fall until we get a hard freeze or snow. If we get an early freeze, you can cover your mums with a blanket or bring them inside to make them last longer. When decorating this fall make sure you get straw bales instead of hay. Straw is weed free and you can use it around your rose bushes and other tender plants to keep them warm in the winter.



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# Market Update

## By Karen Packard

Great news! The real estate market is still holding strong! Even with the challenges of the low inventory the Massachusetts Association of Realtors housing data reports that Massachusetts saw a 12% increase in closed sales and 6% increase in median sales price for single family homes comparing stats from June of last year to the end of June 2024. In central mass, the data shows that single family homes showed a 7.5% increase in median sales price in single family homes year over year. But we are down 5.4% in closed sales so inventory continues to be the biggest problem. With more buyers looking to purchase than houses on the market, the demand is still driving the prices up in our area. This is great news for sellers but continues to be challenging if you are trying to buy a new house.

With interest rates double what they were about a year ago, sellers who have a low rate have been hesitant to sell and lose the 3-4% rate they currently have only to get locked into a rate closer to 7%. While this is completely understandable, it is slowing the inventory options for buyers and making it harder for people who want to buy and sell at the same time. Interest rates are not the only reason we are experiencing low inventory, rent is high as well, so many people are looking to buy instead of rent knowing it may be a short term investment. Gone are the days of buying your "forever" home on the first purchase. Buyers are looking to purchase "starter" homes and plan to sell them in 3-5 years for something new. Plus, new construction has been down for the past decade, making less new homes available. These challenges will most likely continue for the near future. My advice, if you are looking to buy, be patient and be ready. Having your pre-approval and Realtor ready to move quickly when the right house comes on the market is key. I have too many people call me when they see the perfect house and they want to purchase but have not even spoken to a lender about a mortgage. They lose the house while they are working on getting preapproved. If

### Sold Single Family Homes Sold in Paxton in July 2024

- 100 Pleasant St. Sale Price \$375,000
- 17 Tanglewood Rd. Sale Price \$450,000
- 26 West St. Sale Price \$525,000
- 50 Brooks Rd. Sale Price \$575,000
- 17 Red Oak St. Sale Price \$620,000
- 8 Wildwood Dr. Sale Price \$875,000

you would like to sit down for a meeting on what to do to be ready to buy, please contact my office. If you are a seller and you are considering listing your house, this is still a great time to sell. Especially if you have a place to move without having to buy a new property. There is still a huge demand for houses in the Wachusett District so this could be a great time to list your home. Keep in mind, every home is different and every situation is different. If you would like to meet to discuss your specific goals and plans, please contact me at 978-407-2568 or kpackardrealtor@gmail.com to set up a time for me to come see your property.

Happy House Hunting!



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# Ready, Set, Hike!



Wachusett Girls Flag Football Team. Top left to right: Brenna Patenaude, Sophia Landeo, Jordan D’Amelio, Julia Daly, Maggie Jennings  
Bottom row left to right: Cam Christy, Jillian Sanders, Caitlin Lavoie, Maria Petronino

*Photo Contributed*

**by Gordon Keegan**  
If you think football season is over, think again. The Wachusett Girls Flag Football team is taking the field to play a 16-game schedule against tough competition in the New England Patriots and NFL sponsored girls flag football league. And spearheading the team is quarterback and Wachusett student Jordan D’Amelio, and her mother Bridget, who acts as Head Coach.  
How did this mom-daughter dynamic duo get the flag football bug? According to Jordan, “I learned about the Patriots sponsored high school flag football through their team’s showings during halftime at Gillette. I worked with the Wachusett High School administration starting in October 2023 to make it a reality

for our girls. My mom volunteered to be our coach.”  
But why flag football? “Because it gives girls an opportunity to get involved in a new, fun sport, and to have a positive experience. It’s actually the fastest growing girls sport, and in 2026 it’s going to be an integral part of girls’ sports in high school and college. In fact, this year it’s going to be an official event at the Olympics! And according to the NFL, flag football is expected to overtake tackle football worldwide in terms of organized participation opportunities in the next few years. Plus, it’s just a lot of fun!” says Jordan.  
Flag football is played with two teams of 5 players each who attempt to score points by moving the ball

down the field across the goal line. The team with the most points at the end of regulation time is the winner. The playing field is a rectangle usually around 60-80 yards long and 20-30 yards wide. Flag football is a variant of gridiron football where, instead of tackling players to the ground, the defensive team must remove a flag or flag belt from the ball carrier (“deflagging”) to end a down. It’s fast paced, with a lot of exciting action. There are currently 23 teams in the Central and Eastern flag football league. And the number of spectators watching those teams is growing exponentially.  
According to her mom Bridget, Jordan was born to be a player. “Her birthday is February 3rd which has traditionally fallen on Super Bowl

weekend, and her first birthday was when the Patriots went 16-0 during the regular season, but then lost to the Giants in the Super Bowl. Then the Pats redeemed themselves when they won the Super Bowl on her 12th birthday when they beat the Rams. We call it her TD 12th birthday!”  
As for Bridget herself, “As her mom, I always have LOVED the game of football. I was always the girl playing it with all my guy friends. My dad had season tickets to the Patriots and BC when I was growing up so it has been a HUGE part of my life (I am the biggest Pats fan) but I never had the opportunity to play it in an organized fashion.” As you can see, football runs in the family!  
Getting the Wachusett Girls team off the ground took a lot of work. Aided by her mom, Jordan met with the principal and superintendent of Wachusett High, and created a powerpoint presentation to the school committee at large to bring this opportunity for her and for girls in the future. The work paid off, and in the end the Wachusett Girls Flag Football team was approved. Bridget credits Jack Reed from NFL Flag/Leominster Flag Football for being a big help to getting the team established and running. “He has been the most supportive to this journey in helping Jordan, and me with coaching, along the way.”  
The next big step for the team will be getting their own playing field. Currently their “home” games are held in Leominster, Fitchburg, and Ayer-Shirley. “We hope to have that settled by next season,” Jordan says.  
For more information about the Wachusett Girls Flag Football team, and their schedule, go to [www.pghsf.net](http://www.pghsf.net), and on Instagram at @wachugflagfootball, X is @WachuGirlsFlag



Mom and daughter, Bridget and Jordan D’Amelio.

*Photo Contributed*





# FINANCIAL FOCUS®

## What to know before 'reversing' your retirement

The movement of the financial markets can seem mysterious — and yet, if we look back over long periods, we can see definite patterns that consistently repeat themselves. As an investor, how should you respond to these market cycles?

To begin with, it's useful to know something about the nature of a market cycle and its connection to the business or economic cycle, which describes the fluctuations of the economy between periods of growth and contraction. Issues such as employment, consumer spending, interest rates and inflation can determine the stage of the business cycle. On the other hand, the market cycle refers to what's happening in the financial markets — that is, the performance of all the different types of investments.

The market cycle often anticipates the business cycle. In other words, the stock market may peak, or hit bottom, before the business cycle does the same. That's partially because the financial markets are always looking ahead. If they foresee an event that could boost the business cycle and help the economy, such as the Federal Reserve lowering interest rates, they may become more "bullish" on stocks, thus driving the market up. Conversely, if the markets think the business cycle will slow down and the economy will contract, they may project a decline in corporate earnings and become more "bearish" on stocks, leading to a market drop.

Once you're familiar with the nature of market cycles, you won't be surprised when they occur. But does that mean you should base your investment strategy on these cycles?

Some people do. If they believe the market cycle is moving through a downward phase, they may try to cut their perceived losses by selling stocks — even those with strong fundamentals and good prospects — and buying lower-risk

investments. While these "safer" investments may offer more price stability and a greater degree of preservation of principal, they also won't provide much in the way of growth potential. And you'll need this growth capacity to help reach your long-term goals, including a comfortable retirement.

On the other hand, when investors think the market cycle is moving upward, they may keep investing in stocks that have become overpriced. In extreme cases, unwarranted investor enthusiasm can lead to events such as the dotcom bubble, which led to a sharp market decline from 2000 through 2002.

Rather than trying to "time" the market, you may well be better off by looking past its cycles and following a long-term, "all-weather" strategy that's appropriate for your goals, risk tolerance, time horizon and need for liquidity. And it's also a good idea to build a diversified portfolio containing U.S. and foreign stocks, mutual funds, corporate bonds, U.S. Treasury securities and other investments. While diversification can't protect against all losses, it can help protect you from market volatility that might primarily affect just one asset class.

Market cycles often draw a lot of attention, and they are relevant to investors in the sense that they can explain what's happening in the markets. Yet, when it comes to investing, it's best not to think of cycles but rather of a long journey — one that, when travelled carefully, can lead to the destinations you seek.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

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### WILLIAM JACKSON from page 3

don't end in Rutland, as he stated he is willing to go all over central Massachusetts. When asked if he would go further (outside of central Mass) he stated "Depending on the job I'd go further," so there is flexibility in the towns he services.

One of the most admirable traits about William is just how multifaceted his craft is. For example, his services include installing lights, smoke detectors, and AC units, and what he explains as his niche, working with older homes. In addition, his services also include pool-based needs like adding heaters to pools and more niche services like installing diner cooktops and soft serve ice cream machines. As the title suggests, William is the

quintessential jack of all trades, through his talent/ability to service the needs of various types of household (and commercial) issues/installations that occur.

Not only is there an apparent mastery within William's work, but he is also a humble, small-business owner who deserves to be spotlighted. From just meeting William briefly, his passion for his craft is not only obvious, but his enthusiasm is refreshing. He cares about his customer population, which is an essential trait he embodies. If you are interested in hiring William, text him at (978) 400-6580 or "William Jackson, Electrician" through the NextDoor app.



The two photos, above and below, are photos of William Jackson's time in the service.

*Photos Contributed*





Gonzalez were Stephen's coaches at Sterling Gymnastics from the time he was six years old until the time he left for college at Penn State. According to Bob, "Stephen was like many young boys we train for competitive gymnastics, he was very energetic, talented and competitive." He went on to say "Stephen started to experience some chronic back pain when he was finishing up his sophomore year in high school. The Pommel horse was already a strong event for him so he started to concentrate on it, spending much less time on the events that hurt his back like rings, floor and vault. This was where his path to specializing on the pommel horse began."

Stephen's mother, Cheryl Nedoroscik said "The Olympics was a dream for Stephen since he was a little kid." Stephen is living his dream this year and what a dream it is!

You could feel the excitement in the room as the gymnasts entered the arena and began their warm ups. This was the moment they have been waiting for. The years of training and preparation had all led to this. Just a few hours of the most exciting and nerve-wracking competition that they will ever have the privilege to compete in.

The crowd was captivated by all the amazing routines. Oohs and ahhs could be heard all over the stadium throughout the competition. Everyone cheered for great routines regardless of which nationality was on the apparatus, and groans of sorrow and disappointment for the athletes who did not achieve their best were almost as loud. Coaches and spectators were cheering and yelling for all the athletes. I can't say enough how amazing it was to be a part of this event. Seeing all these young men performing at such a high level on such a big stage was a once in a lifetime experience. I was in awe of the athletes and their accomplishments. Mark and I happened to sit with a large group of US spectators. Some of Fred Richard and Paul Juda's teammates from the University of Michigan and their families were in attendance sitting right next to us. So, we were a rowdy group with cheers and lots of



Stephen Nedoroscik is an Olympic success!

Photos by Mark Packard

happy, proud tears at the end of the competition.

Unlike the qualifying round on Saturday night when the Pommel horse and Stephen were the first event, the team finals landed the US on the Pommel horse as the last athlete of the night to complete his routine. In an exhilarating display of athleticism, the US Men's Gymnastic team showcased their skills amongst the best of the best from across the world. Stephen was cheering on his teammates all night but as it got closer to his turn, you could see him start to focus. His coaches and teammates were nearby but giving him the space he needed to prepare. He sat alone with his jacket on and from where we were sitting looked like he closed his eyes for a few minutes trying to block out the competition around him to focus on what was to come.

Stephen performed his series of intricate and physical skills showing his agility, strength and balance to perfection in his routine lasting only about 45 seconds. From the moment he mounted the pommel you could see the focus and aggressiveness to complete his routine. The agility

and physical strength needed is incredible! The timing, rhythm and body control was mesmerizing and the crowd loved it! As soon as he landed his dismount, he threw his arms up in sheer excitement and his teammates rushed to hug and lift him up. The US men were shortly declared bronze medal winners within a few minutes of Stephens final score of 14.866 being announced. This is the first US Men's gymnastics team medal since 2008 and they earned it!

Stephen's family along with the coaches that trained him in Sterling, Liz and Bob were also in the stands getting ready to witness his Olympic debut! Bob Donahue, Stephen's previous coach said "There is a surreal aspect to Stephen's level of success of course - the OLYMPICS! However, Liz (Bob's wife and fellow coach of Stephen's at Sterling Gym) and I are not shocked, Stephen has been on this trajectory for close to a decade."

I asked Stephen's mother, Cheryl Nedoroscik how they were feeling leading up to Monday's team finals. She said her emotions were "best described as razor blades slicing through your whole body with little room to breathe." After the event

I asked her how they felt once the competition was over and she said, "We were riding cloud nine, it's hard to describe the joyous feelings adequately how emotionally high we were." As a mother, I can only imagine the feelings of watching your child live out his or her dreams and winning a bronze medal in the process.

The Olympics in Paris was an amazing experience for Mark and I. We enjoyed watching many sporting events and taking part in all the city had to offer. I have a newfound love and respect for many athletes and sports that I haven't seen live before. I will admit, I did not develop a love of fencing even after our fencing experience... I think that one just might not be for me... but our most memorable and awe-inspiring moments were watching the US Men win the bronze medal in the team finals that Monday night. I wish all the athletes, especially the US Men and specifically Stephen Nedoroscik a successful future in Gymnastics and hope to see him in the 2028 Summer Olympics competing in his home country when the Olympics come to Los Angeles!



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**Thursday 8-29; 5-7pm:**

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## Paxton Library Events - August & September 2024

The Library is located on 44 Richards Avenue, Paxton, Massachusetts 01612, United States

Phone: (508) 754-0793

Open Tues & Thurs 1pm-8pm, Wed & Fri 9am-5pm, Closed Saturdays in August

### All Month

The library will be closed on Saturdays in August.

August Book Displays by Kristina: Beach Reads, Biographies

Drop-in Crafts for Youth: Summer Snapshot Craft, plus coloring sheets. Sponsored by the Friends of Richards Memorial Library (FRML).

Back to School with Shamrock the Reading Dog, Tuesday 8/20 from 6:15-7:30pm. Practice your reading skills before school starts. Shamrock is certified through Therapy Dogs International & loves a good story. Bring or borrow a book to read to

Shamrock in a relaxed, outdoor setting.

Rockin' in My School Shoes, Friday 8/23 from 10-11am. Join Community Connections for some back-to-school fun! Enjoy a craft, sensory bin, story time, and a search for Pete the Cat's colorful shoes! For young children and their caregivers. For more information about Community Connections, visit [wachusettcfce.com](http://wachusettcfce.com).

Saturday 8/31: Closed for Labor Day. The library is closed on all holidays observed by the Town of Paxton.

### Weekly Events

Chess Time at the Library, 3:30-4:30pm. Play, learn, and teach chess together. Other board games available. All ages and skill levels are welcome.

Returning Tuesday, September 10: LEGO Challenge 3:30-4:30pm

Returning Wednesday, September 11: Storytime 10:30-11:15 am



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Book your \$49 appointment by going to [www.plantnerds.design](http://www.plantnerds.design).

Then, send pictures of your yard, your contact information, and any preferences you may have to [plantnerdsdesign@gmail.com](mailto:plantnerdsdesign@gmail.com).

A member of our design team will reach out to you prior to the appointment to better understand your needs and to make sure the right plants are selected to thrive in their new home!

**STEP 2**

Our designers will pick a selection of flowers, shrubs, and trees from our garden center that will compliment your yard and suit your individual needs.

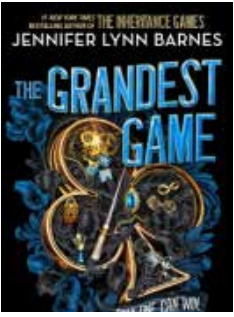
Once they arrive at your house, all of the plants will be laid out in the exact spots that they will be planted.

**STEP 3**

Once the design is complete and you're happy with the selections, the plants stay right where they are. You can request that our install crew return and plant them for you at an additional cost, or you can choose to install the plants yourself. And that's it!



## These New Books Are Now Available At The Library!

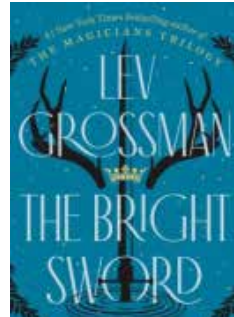


### The Grandest Game

By Jennifer Lynn Barnes. From Little, Brown Books for Young Readers.

Get ready for a new series that brings readers deeper into the lush, romantic, and puzzle-filled world of the #1 bestselling Inheritance Games series (over 3 million copies sold!), set a year after we last saw Avery and the Hawthornes.

Seven tickets. An island of dreams. The chance of a lifetime.

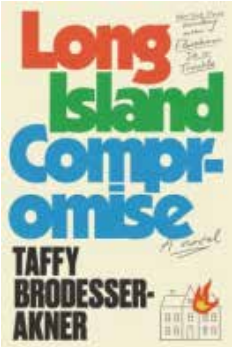


### The Bright Sword: A Novel of King Arthur

By Lev Grossman. From Viking.

The #1 New York Times bestselling author of the Magicians trilogy returns with a triumphant reimagining of the King Arthur legend for the new millennium

A gifted young knight named Collum arrives at Camelot to compete for a spot on the Round Table, only to find that he's too late. The king died two weeks ago at the Battle of Camlann, leaving no heir, and only a handful of the knights of the Round Table survive.

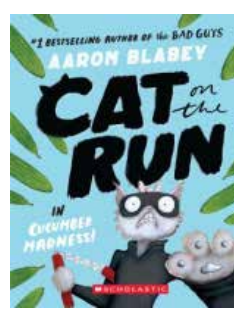


### Long Island Compromise

By Taffy Brodesser-Akner. From Random House.

An exhilarating novel about one American family, the dark moment that shatters their suburban paradise, and the wild legacy of trauma and inheritance, from the New York Times bestselling author of Fleishman Is in Trouble.

In 1983, a wealthy businessman named Carl Fletcher is kidnapped from his driveway in the nicest part of Long Island, brutalized, and held for ransom.



### Cat on the Run in Cucumber Madness!

By Aaron Blabey. From Scholastic Paperbacks.

From the New York Times bestselling author of The Bad Guys comes another hilarious illustrated series starring a pampered cat who is way tougher than anyone realizes.

The second installment of Cat on the Run! Find out what happens to Princess Beautiful in this next story in the trilogy...



### Burn

By Peter Heller. From Knopf.

From the acclaimed author of The Last Ranger, a novel about two men—friends since boyhood—who emerge from the woods of rural Maine to a dystopian country wracked by bewildering violence.



### Such Charming Liars

By Karen M. McManus. From Delacorte Press.

The newest mystery from the author One of Us Is Lying, the Queen of thrillers, Karen M. McManus! When mother-daughter grifters set out on their final job, the heist gets deadly and dangerously personal.

For all of Kat's life, it's just been her and her mother, Jamie—except for the forty-eight hours when Jamie was married and Kat had a stepbrother, Liam. That all ended in an epic divorce, and Kat and Liam haven't spoken since.



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— Taylor Swift