

Operation Iraq Continues

Even though Bill is back among us, the operation that his family and friends began continues. Another service person in Iraq receives and re-distributes the goods that we send there.

So, please, keep the goodies and the supplies coming—our troops need that little touch of home there in that very difficult place.

What to send: the men and women over there need lip balm, medicated handi-wipes in small packets, sun screen, medicated skin lotion, hard candies, gum, individual packets of crackers, candy coated gum like Chiclets, foot powder, white cotton tube socks, Tums or Roloids, etc. Anything that won't be destroyed by the heat.

The Federated Church continues to coordinate shipments. Bring your gifts to the Church during the days or to our office at 81 Main Street. We will get your gifts into shipment to our troops.

Thank you very much.

This Issue:

Operation Iraq Continues
 Ashland Properties
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 Turning Back The Hands of TIME
 Real Estate Cable Show
 Word Scramble



Just Listed!

3/4BR Cape in Framingham on the Southborough line. 1st floor 4thBR/office/den. Easy commuting access to Rt 9 and the Pike. Tons of updates in recent years including roof, heating system, kitchen and bathrooms.

Move-in condition!!!

\$472,900

Call Stephanie at 617-519-9043



Contemporary Cape

(similar to be built)

This new, Cookingham Greene house has 2 Bedrooms, 2 car garage, full basement, A/C, 2000+ square feet with primary living on the first floor, guests on the second floor.

\$449,000.

To be built. Summer move-in.
 Call John at 508-881-3404.



HOMES SOLD

Single Family Homes

130 Cordaville Rd
 24 Sewell Street
 37 Cutler Drive
 16 Green Street
 11 Cedar Hill

275 Winter Street

Avg. Sale Price—\$395,817

Avg. Mkt. Time—63.83 days

Condominiums

127 Algonquin Trail

13D America Blvd.

Avg. Sale Price—\$385,233

Avg. Mkt Time—78.50 days

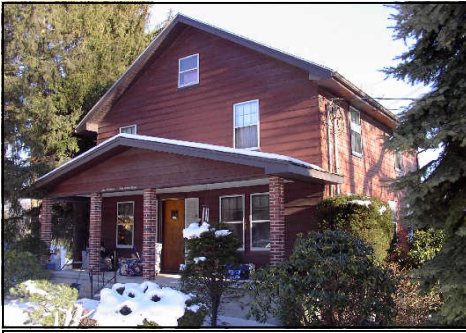
Today is one of a kind and will only happen once — so make it great!

Donna, age 17 Wit and Wisdom from the Peanut Butter Gang

Word Scramble

Finally April!

1. Vsrpoesa
2. Toapistr Dya
3. Dogo Yfdira
4. Iwmignsm
5. Osnw Ngmelti
6. Giprns Emti Cnegha
7. Wsoferl Mogiolgn
8. Pisrng Rbeka
9. Awiraedogbkn
10. Aoiddffsl



ASHLAND PROPERTIES CURRENTLY FOR SALE

We specialize in Real Estate Sales in Ashland and surrounding communities. This is a summary of the homes listed for sale in Ashland as of March 8, 2005:

Great Beginnings

Lovely 4 bedroom, 3 1/2 bath colonial set on a landscaped corner lot. Four levels of living with front to back living room, hardwood floors, skylights, walkup attic and in-law in walkout lower level.
\$397,900.00

Single Family

21 single family homes are presently listed for sale from \$319.9k to \$899.9k. Average List Price for single family homes currently on the market is \$522,762 and average market time is 47 days; two are new construction. There are 20 houses awaiting closing at an average list of \$422.5k and market time of 46 days; one is new construction.

Condominiums

22 condominiums are for sale from \$318.9k to \$469.9k. Ten are new construction; of those latter, 4 are over-55 units. Excluding new construction, average price is \$381.7k and average market time is 34 days. There are 23 condos awaiting closing with an average list price of \$350.8k and 43 days on the market. For more information or to view a property, contact any member of

**The Homes Connection of MetroWest
81 Main Street
Ashland, MA 01721
508 231-4566**

Each member of our Team is a licensed Mass. real estate agent and a member of the Multiple Listing Service (MLS), giving us access to any Mass. property listed in MLS.

Turning back The Hands Of “T.I.M.E”

Jody Young and T.J. Green
New York Life Insurance Company

In our hectic lives, it seems there's just never enough time. But when it comes to planning for our financial future, there's always too much "T.I.M.E." T.I.M.E. stands for Taxes, Inflation, Mistakes, and Emergencies. Building a nest egg that can withstand the test of T.I.M.E. requires careful planning. We can't change T.I.M.E. , but there are some steps we can take to help minimize its ravages.

“T” Is For Taxes

The old saying is that only two things are certain in life: death and taxes. It's true, we can't evade taxes, but some financial products do have particular tax advantages.

Permanent life insurance, for example, has three distinct tax advantages: cash value accumulates within the policy on a tax-deferred basis; loans taken against cash value* are generally not taxable; and in most instances, the death benefit paid to beneficiaries are free from federal income tax. An annuity is another product that puts the power of tax-deferral to work for you. With an annuity, you won't pay taxes on your funds while they're growing, only as you withdraw them. Withdrawals prior to age 59½ may be subject to a 10% early withdrawal penalty.

* loans reduce the death benefit and accrue interest

Your Dentist Can Track Your Bone Health

Another reason to see your dentist regularly: She might be able to help detect the early signs of osteoporosis, say doctors at Hiroshima University Hospital. Dentist Akira Taguchi and colleagues studied the dental X-rays of 316 healthy post-menopausal women, and then measured spinal bone density to assess their risk of the bone-crippling disease. What they found: The women who suffered bone loss in the jaw had also lost bone in their spines. The dental X-rays were up to 87% effective in identifying women with spinal osteoporosis.

Many men and women are unaware they have low bone density. Screening by dentists, who can be trained to recognize erosion in the jaw, could be an important step in identifying osteoporosis of the spine, says Taguchi. These X-rays, which most patients get routinely, are relatively inexpensive and make it easy to spot changes from year to year.

Reader's Digest March 2005

(con'd from page 2)

“I” Is For Inflation

Always lurking just around the corner, eroding the buying power of hard-earned dollars, is the specter of inflation. Even moderate inflation can have harmful effects on a lifestyle. For example, in just 15 years, a 4% inflation rate will almost double the cost of everything you buy. One strategy to use to outpace inflation may be to place a portion of your portfolio in more aggressive, growth-oriented financial products, provided these are suitable investments for your individual financial solution. There may be short-term risk to your capital, but over the long haul, you may be amply rewarded with returns that keep you ahead of inflation.

“M” Is For Mistakes

Nobody's perfect, we all make mistakes. But financial mistakes can cost us dearly. There's no foolproof strategy to avoid missteps, but here is an outline of five most common insurance and personal planning errors:

1. Failure to Plan —

Most people don't put together a cohesive plan for reaching their financial goals. However, with a comprehensive and flexible plan, you can have a blueprint for success.

2. Insufficient Diversification —

“Don't put all your eggs in one basket” is an excellent rule of thumb. True diversification utilizes a variety of different products, asset categories, and lengths of maturity in an attempt to reduce risk and raise the potential for a positive return.

3. Inadequate Life Insurance—

Failure to cover all income earners with a sufficient amount of life insurance can cause a burden for survivors.

4. Inadequate Disability Income Insurance —

Our income earning potential is the engine that powers our lifestyle. If that engine were to break down, would our lifestyle suffer? Sufficient disability income insurance could help in that emergency.¹

5. No Estate Plan²—

Some people think that estate planning is just for rich folks. Not necessarily true. A proper estate plan can help reduce exposure to applicable taxes and provide heirs the inheritance they deserve.

“E” Is For Emergencies

Unfortunately, from time to time disaster strikes, and we end up paying the bill. We can do little to prevent death and disability, but through sufficient insurance coverage, the financial damage can be lessened. Life insurance proceeds can provide beneficiaries with the means to pay final expenses, defray lost income, and continue to live in the lifestyle to which they're accustomed. Disability income insurance covers a portion of your salary (usually 50-60%) if you become unable to work due to disability. Private insurance, such as long-term care insurance and Medicare Supplement insurance may help fill in the gaps of government sponsored programs.

Yes, T.I.M.E. marches on, trying to wreak havoc on your finances. But you don't have to surrender to it. With proper insurance and personal planning, you can limit the ravages of T.I.M.E.



Just Listed!

This exceptional 4300± sq. ft. 4 bedroom colonial abuts a land conservation trust at the end of a cul de sac. It offers everything including skylit porch plus deck, beautiful skylit master bedroom with 4 closets, wood floors almost everywhere as well as 3 elegant fireplaces. For more information call Margot at The Homes Connection of MetroWest.
508-881-5242

in order to retire with a comfortable nest egg. *For more information on insurance and other financial products, please contact:*

*Jody Young (781) 398-1324
or T.J. Green (508)-367-4751
New York Life Insurance Company*

¹ products available through one or more carriers not affiliated with New York Life; dependent on carrier authorization and product availability in your State or locally.

² In 2003, the estate tax exemption is \$1 million, and in 2004, \$1.5 million, gradually increasing to \$3.5 million in 2009. In 2010, the estate tax is repealed for one year only, resuming in 2011, for estates over \$1 million.

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Agent
Of
The
Month



Judi Teller

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Watch for the cable TV show called Buying and Selling Your Home 101 hosted by Sue Fosner of The Homes Connection

WORD SCRAMBLE SPRING'S HERE ANSWERS

1. Passover
2. Patriots Day
3. Good Friday
4. Swimming
5. Spring Time
6. Snow Melting
7. Flowers Blooming
8. Spring Break
9. Wakeboarding
10. Daffodils

Real Estate Agents Needed

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Call John or Margot
508 881 5242/ 3404



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