

ALL-STARS: Meet the area's best high school gymnasts, B1



PET DAY: A new summer camp option for animal-loving kids taking hold, B5

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To retire or not to retire?

Question looms large for millions on retirement horizon short on savings

BY RICK FOSTER
SUN CHRONICLE STAFF

After 40 years of working hard, raising kids, paying mortgages and tending to all the other obligations of adulthood, millions of baby boomers are finally relishing the prospect of retirement.

That's the good news.
The bad news: Many are woefully

unprepared.

Only about half of Americans participate in retirement plans, according to a new book "Falling Short: The Coming Retirement Crisis and What to Do About It" by retirement experts Charles Ellis, Alicia Munnell and Andrew Eschtruth. And even many of those nearing retirement who have pensions or 401K accounts don't have enough saved and could run out of money.

"The likelihood is that, unless there are changes, today's future retirees will not be able to enjoy the same lifestyle they do now when they retire," Eschtruth said.

According to the Federal Reserve's Survey of Consumer Finances, the average household headed by someone 55 to 64 years old has only about

SEE RETIREMENT, PAGE A2 ▶

THE AARON
HERNANDEZ
MURDER TRIAL

Jury may get case this week

BY MICHELLE R. SMITH
ASSOCIATED PRESS

FALL RIVER — Jurors in the murder trial of former New England Patriots tight end Aaron Hernandez are expected to begin deliberations this week after hearing more than two months of testimony.



Aaron Hernandez

Hernandez, 25, had a \$40 million contract with the Patriots and was a rising star with

the team when he was accused of killing Odin Lloyd. Lloyd, 27, was dating the sister of Hernandez's fiancée and was found shot to death on June 17, 2013, in an industrial park less than a mile from Hernandez's North Attleboro home.

Police almost immediately zeroed in on Hernandez after finding keys to an SUV he had rented

SEE HERNANDEZ, PAGE A2 ▶

Celebrating Easter at sunrise



MIKE GEORGE / THE SUN CHRONICLE

Bundled up against a blustery wind, participants pray at the Attleboro Area Council of Churches' Easter Sunrise Service held at the Newell Shelter in Capron Park Sunday. Read more about the service on A4 and view a photo gallery at thesunchronicle.com/gallery/staff

Taxes on NA ballot

Town to vote on increase, other offices Tuesday

BY JIM HAND and STEPHEN PETERSON
SUN CHRONICLE STAFF

NORTH ATTLEBORO — Voters will be asked to raise their own property taxes when they go to the polls in Tuesday's annual town election that also includes the usual array of town offices.

DECISION 2015

INSIDE: Voters in Plainville, Wrentham, Seekonk and Rehoboth head to polls today, A4. Find out where to vote, A7.

The town's two polls — Showcase Cinemas on Route 1 for Precincts 3 and 9 and the high school on Landry Avenue for the other seven precincts — will be open from 7 a.m. to 8 p.m.

The tax issue involves a request by town officials to raise an extra \$4 million to fund services and avoid layoffs and possible closing of Allen Avenue School that could impact about 900 students because of redistricting.

The tax request, an override of the state property tax-limiting law Proposition 2 1/2, would add an estimated \$413 in property taxes to the average home valued at \$350,000 over three years: about \$240 for the upcoming fiscal year starting July 1, an additional \$125 the following year, and \$48 the third year.

Debate over the issue has divided the town and dominated the races for positions such as selectman and school committee. Selectman John Rhyno, who is running for a sixth three-year term, is among the

SEE NORTH, PAGE A2 ▶

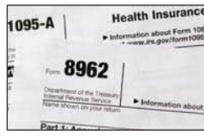
Health care law impacting tax returns

Estimating income for year ahead can lead to either bigger hit or bump up at filing time

BY RICARDO ALONSO-ZALDIVAR
ASSOCIATED PRESS

WASHINGTON — As the April 15 tax deadline nears, people who got help paying for health insurance under President Barack Obama's law are seeing the direct effect on their refunds — hundreds of dollars, for better or worse.

The law offers tax credits so peo-



ASSOCIATED PRESS

ple without access to job-based health insurance can buy private coverage. Because these subsidies are tied to income, consumers must accurately estimate what they will make for the coming year.

That's been a challenge for millions of people.

Guess on the low side, get more help

SEE TAXES, PAGE A3 ▶

Small road, big problems in Wrentham

Town looking at possible solutions to stop flooding on road through common

BY STEPHEN PETERSON
SUN CHRONICLE STAFF

STREET BEAT
02093
WRENTHAM

It's not a lengthy road, just a cut-through that separates the lower and upper town commons.

It isn't even one of the more heavily traveled streets in the center of town, but does see its share of traffic.

But, David Brown Way occasionally floods so badly it has to be shut down. And the road — named after a beloved local elementary school teacher — has flooded for years.

"It's been on and off," Public Works Superintendent Michael Lavin said.

Often at the request of police, public works employees set up barricades to shut

down the road.

"It is not good when we keep having to close the road through the common," Lavin said.

But, he said the town has no choice. Some drivers, "instead of crawling, they try to speed through it. You can lose an engine."

SEE STREET BEAT, PAGE A2 ▶



MARTIN GAVIN / THE SUN CHRONICLE

Wrentham Public Works employee John Rivers closed down David Brown Way, the small road that bisects the towns common, due to flooding in November.

Weather
Today: Mostly cloudy and milder; high 56
Tonight: Mostly cloudy with a shower in the area; low 46
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RETIREMENT: Many unprepared to fund transition

FROM PAGE A1

\$104,000 in retirement savings — hardly enough, even combined with Social Security benefits, to provide for a long and comfortable retirement.

The problem is even bigger when you look at the retirement picture for all Americans.

According to the Employee Benefit Research Institute, the gap between what Americans ages 25 to 62 have saved, versus what they need to maintain a reasonable lifestyle in retirement, is estimated at about \$4 trillion.

That means millions of older workers will have to save more, cut back on expenses or work longer than they had planned before retiring.

Americans used to be able to count on a reasonably comfortable retirement, thanks in part to widespread workplace pension programs and Social Security. But in the past 20 to 30 years, a number of factors have conspired against retirees, says Liam Timmons, an Attleboro-based wealth management fiduciary.

First, people are living longer, creating the need to accumulate more savings to support themselves over the long haul.

Second, lucrative company-paid pensions have all but disappeared and been replaced by IRAs or employer-sponsored 401K plans. Slower wage growth and declining interest rates, combined with increased health care and children's college costs, have made it harder for mature workers to save.

It all comes down to this, Timmons said: "The burden for retirement has been shifted from the employer to the employee. And, that burden's not easy."

The burden isn't confined to putting aside more money, Timmons said. There's also the need to create a detailed plan for how much to save, where to invest it and how to take advantage of favorable tax rules.

That's easier said than done. "It's easy for many of us to put off planning for retirement until we're relatively close to it," Timmons said.

Jobs, mortgages, raising families and other concerns come first for younger and middle-age workers, often pushing thinking about retirement to the margins.

When they do get around to thinking about retirement, individuals face an "information overload," with a myriad of choices pushed by mutual funds, money managers and computerized investment services. Before long, a worker 55 to 64 years old might be confronted by the looming prospect of retirement with an inadequate supply of cash and assets for the end run.



MIKE GEORGE / THE SUN CHRONICLE

Attleboro-based wealth management fiduciary Liam Timmons says the retirement burden has shifted from the employer to employees.

Life expectancy at 65 on the rise

Year	Men	Women
1960	13.2	17.4
1980	14.7	18.8
2000	17.6	20.3
2020	19.7	21.9

SOURCE: SOCIAL SECURITY ADMINISTRATION

If saving isn't hard enough, retirees will find increasing portions of their retirement nest egg eaten away by rising expenses — particularly health care — said Plainville financial advisor Kelly Fox.

"The biggest risk people face is probably health care," said Fox. Besides the rising cost of Medicare, many seniors will find that they need additional assistance such as homemaker services and personal care not covered by insurance.

"That's a lot of money out of pocket," Fox said.

Many retirees will no doubt have to economize to make ends meet, she says.

"They may not be able to go on all the vacations they thought they'd take, or spend as much on cable or have the cellphones with all the bells and whistles," she said.

Others probably will choose to work beyond age 65 to assure they'll have enough when they do retire.

Ways to increase retirement happiness

Still, "Falling Short" lists a number of options those knocking on the door of retirement can choose to increase their chances of retirement happiness:

- **Put off retirement.** While the average retirement age is now 62 for women and 64 for men, workers might want to wait a while. That will give more time to save and more income each year from Social Security — possibly up to 76 percent more.
- **Save more.** Saving is hard.

Running out of money late in life is harder. One solution is to put aside more money pre-retirement, even if it means cutting back spending on some of the luxuries you owe yourself.

► **Make your 401K plan work for you.** Many employers match employee contributions to their retirement savings plans. If you don't already, make sure you're contributing enough to qualify for the maximum available match.

► **Consider turning your home into a bank.** Most people's largest investment is their home, and the equity built up over the years can be used to help fund retirement. Some retirees may choose to sell their home and downsize to less expensive quarters. Others may consider a reverse mortgage, which allows the owners to stay in their home while receiving payments. The loan is repaid when the last mortgagee leaves the home.

While increasing numbers of investment tools are available online, the complexity of retirement planning means many retirees may want to consult professional advisors.

For instance, Fox said, many retirees may face tough tax-related decisions concerning their 401Ks. Those funds aren't taxed until they're withdrawn, at which time they are taxed at the rate that's in effect at the time. Should tax rates increase between now and retirement, that would mean recipients would pay more in taxes and receive less from their savings.

Such considerations influence decisions such as whether to roll over 401K proceeds into a Roth IRA, whose withdrawals are tax free.

Retirees also face decisions about strategies concerning how they want to receive their Social Security benefits.

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NORTH: Town to vote on tax increase Tuesday

FROM PAGE A1

opponents, saying taxpayers cannot afford to pay more.

His two opponents in the race for two available selectmen seats, former selectman Paul Belham and RTM member Michael Lennox, take the opposite view, saying that without the extra money town personnel and services will be cut steeply, with smaller departments facing the toughest hits.

Passage of the tax increase would mean the town could keep its services at their current levels.

Town and school officials had originally said the defeat of the tax increase would mean the closing of Allen Avenue School, the elimination of middle school foreign language, and the loss of four police officers along with deep cutbacks in the fire department.

But, selectmen recently supported an \$81 million budget that would exempt police, fire and school departments from cuts and reduce spending in all other departments by an average of about 33 percent if the override is rejected.

Selectmen emphasize that is only a recommendation to the finance committee, which makes its own recommendation to the June town meeting when the budget comes up for a vote. And Representative Town Meeting members could revise the finance board's recommendation as well.

The group Invest in North, a ballot question committee formed to support the override, posted a video Thursday produced by Semper Creations detailing what the cuts would mean to the town showing images of firefighters, police facilities, students and school buildings.

Voters, no surprise, have largely focused on the potential cuts to the police and school departments.

"Our students are desperately in need of updated curriculum and resources to ensure that they are getting the education they deserve. Without the necessary funding, class sizes will increase to levels that are not productive for student learning," the Martin School Council said in a letter to The Sun Chronicle.

Other taxpayers are equally adamant the tax increase goes too far and point out past overrides were defeated without do-

ing harm to the town. "Not only would it heavily tax the current citizens of North Attleboro, it would continue to tax all future generations of renters and homeowners," Alan Moody wrote.

He suggested town officials cut wasteful spending first — something town officials insist they have.

Complicating the override would eliminate \$600,000 in fees some parents are charged for school busing. Some taxpayers have complained that means their taxes would go up while their neighbors would be saving money.

Town Administrator Mark Fisher has provided some examples of the impact of departments shouldering a 33 percent cut: the library would lose \$175,000 of its \$570,000 budget, jeopardizing state certification; the highway department would face over a \$300,000 reduction.

Proposition 2 1/2 limits to 2.5 percent how much a community can raise its tax levy over the previous year.

For town offices, there are races for school committee, town clerk, planning board, park commission and electric commission besides selectmen.

► **School committee:** three incumbents, Neal Gouck, Kevin O'Donnell, and Carol Wagner face a challenge from Brenda Merrikin, a local daycare provider, for three seats.

► **Town Clerk:** Kevin Poirier, an elections commissioner and former school board member and former state representative, squares off against Donald MacEachern, a retired police officer, for the part-time post.

► **Planning board:** RTM member Julie Boyce, former school board member William Collins and newcomer Patrick Sullivan are running for two open seats.

► **Electric commission,** Donald Bates, a board of health member, and Brett Langille, a local firefighter, vie for a seat.

► **Park commission:** incumbents Martin Grealish and Kyle Kummer face RTM member Patrick Weir for two spots.

There will be just three races for 64 RTM member slots. There are 49 candidates and 18 seats have no residents at all running for them.

STREET BEAT: Officials working on road's issues

FROM PAGE A1

There are yellow signs on both ends cautioning the road is "subject to frequent flooding."

The last time the road was closed recently was to prevent vehicles from tracking water to other nearby roads and creating icy conditions, Lavin said.

"It turns the whole area into an ice skating rink," he said.

Detours are a slight inconvenience for cars, but even more so for larger vehicles such as trucks.

"It's a pain for bus drivers," Lavin said. "It's tough to navigate the common with its turning angles."

Flooding of the low-lying section of the road happens "usually in the springtime and heavy, heavy rain events," Lavin said.

"It certainly adds to it, to have all the snowmelt," Lavin said.

The problem, no surprise, is drainage.

"It doesn't have proper drainage there," Lavin said. "There are two drains there, detention basins that

don't go anywhere. They're basically a pit in the ground, and water slowly percolates back into the ground. Once the basin is overwhelmed, that's when you see flooding."

A resolution to the problem could be on the horizon.

"It's actually one thing we're reviewing, if we can tie into the drainage system on Common Street," Lavin said of a nearby intersecting road.

The drawback, if such a tie-in is feasible, is that Common Street was recently repaved.

"I hate digging through new pavement, but we may be forced to. It's just the condition needs to be fixed," Lavin said.

Another option is to install another set of detention basins.

"That would help the problem, but spring would still be a problem," Lavin said.

"The whole area is not designed right," he said. "Taunton Street coming out to 140 in a true intersection, that would be a true fix."

With all the work the town common landscape memorial commit-

tee has carried out the past several years, solving the flooding is warranted, officials and residents say.

A few years back, David Brown Way was in such poor shape — pocked with potholes galore — it was repaved.

On Wrentham Day, the street is closed for the annual late summer town gathering, with the Lions Club each year building a row of 500 to 600 banana splits along the route for kids.

And the road has been used for Arts on the Common held in May. A Chalk the Walk activity allowed children's street art on David Brown Way.

Catherine Luce of nearby East Street recently took a picture of the flooding.

"It's done that since I was a kid," she said.

Luce takes the situation stoically. "Cars go around, and it dries up and is fine. Everybody just says, 'The common is flooded again,'" she said. "It's just one of the things, living in town. It's pretty. It's like having a pond in the center of town. It just makes the town a little bit more unique."

HERNANDEZ: Jury may get case this week

FROM PAGE A1

in Lloyd's pocket.

The case against him

Prosecutors say Hernandez orchestrated the killing.

They say he summoned two friends from Connecticut on Father's Day, drove a rented silver Nissan Altima to Lloyd's home in Boston, picked him up in the dead of night and drove him to the North Attleboro Industrial Park, which is not far from his Westwood Estates home, where one of the three men shot Lloyd six times.

While prosecutors presented no

witnesses of the shooting and never found the murder weapon, cell-phone records showed the men communicating with Lloyd that night. Surveillance video along the way showed Hernandez driving the Nissan shortly before Lloyd's sister saw him get into a silver car, a moment captured on a neighbor's security camera. Soon after, a toll booth camera caught the Nissan leaving Boston, while Lloyd's phone pinged several cell towers before stopping in North Attleboro for good.

Surveillance video at Hernandez's home showed him holding a black item that appeared to be a gun minutes after workers at the

industrial park heard gunshots. A joint found near Lloyd's body had Hernandez's and Lloyd's DNA on it.

His defense

Prosecutors never presented a motive. Jurors heard from one witness that Hernandez seemed upset with Lloyd at a nightclub two nights before the killing, and a valet at a nearby hotel testified he saw Hernandez with a gun in his waistband. But prosecutors never explained why he was upset, or why he would put his NFL career on the line by committing murder.

The defense has tried to portray the two men as friends, ques-

tioning why Hernandez would kill a man referred to as "the blunt master," who shared his love of marijuana and who could someday have been his brother-in-law. The prosecution has pushed back against that notion, with Lloyd's friends and family testifying that the two were not close.

Hernandez's lawyers have also focused on what they have painted as sloppiness and lapses on the part of investigators, including in their handling of one shell casing that had Hernandez's DNA on it. A state police crime lab scientist acknowledged it could have been contaminated by chewed blue bubble gum that was stuck to it before it was found by police.

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Lotteries

SUNDAY
MASS. DAILY: 4-4-1-0 \$795. Any two \$68. Any one \$7. **Any Order:** All four \$473. First three \$265. Last three \$265.
MASS CASH: 3-7-24-26-29
R.I. DAILY: 9-0-4-1
R.I. DAILY MID-DAY: 7-1-9-7

SUNDAY
MASS. DAILY: 4-4-1-0 \$795. Any two \$68. Any one \$7. **Any Order:** All four \$473. First three \$265. Last three \$265.
MASS CASH: 3-7-24-26-29
R.I. DAILY: 9-0-4-1
R.I. DAILY MID-DAY: 7-1-9-7

MASS. DAILY MID-DAY: 7-0-0-1
THE PAYOFFS based on a \$1 bet were: **Exact Order:** All four \$5,113. First or last three \$716. Any two \$61. Any one \$6. **Any Order:** All four \$426. First three \$239. Last three \$119.
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