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Learning finance with an app

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MHS ski team

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Work begins on a new house on Canton Ave. (Photos by Elaine Cushman Carroll)

It's voters turn for yes or no on MBTA zoning on Feb. 13

By Elaine Cushman Carroll
Milton Times staff

The back and forth is continuing at full pace as the Feb. 13 special ballot vote draws near on Article 1, Milton's response to the MBTA Communities Act.

The polls will open from 7 a.m. to 8 p.m. Voters should report to their regular polling places.

Both major elected boards polled their members, only to come up with the same split votes and a majority of the Select Board still in favor of the rezoning plan and a majority of the Planning Board remaining in opposition.

Yes for Milton (Yes4Milton) and Milton Residents for Thoughtful Zoning (No4Milton) continued their door to door campaigns, fundraising, advertising and leafleting.

The major rezoning article will keep the town in compliance with the MBTA Communities Act that was passed two years ago and requires 177 communities in the state to create new zoning districts that allow multifamily housing by right.

Milton's Article 1 was overwhelmingly approved at a Special Town Meeting. No4Milton organized a petition drive that yielded roughly 3,000 signatures who asked that the measure be put to a special ballot

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When brand new is what buyers want

By Elaine Cushman Carroll
Milton Times staff

The sales listing for a home on Mingo Street included a new roof and a generous yard among its amenities.

The ad for the home on Centre Street near Brook Road listed gleaming hardwood floors and a heated pool on an acre and a half lot behind a stonewall as selling points.

But, the buyers of each of the properties had their own visions in mind that didn't include keeping ei-

ther the existing homes.

The lot on Mingo Street now features a new foundation.

Earlier this winter, two large pieces of heavy equipment stood behind the stone wall on the Centre Street lot, one where the large ranch home had stood, the other next to a hole in the ground that was once the pool.

As Milton remains a hot real estate market with the price of an average home above \$1 million, a

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As war in Gaza rages on, Milton asks: 'How do we dwell in peace here?'

By Elaine Cushman Carroll
Milton Times staff

Feelings of pain and outrage, hopelessness, confusion, frustration, sadness, a sense of betrayal, unsafety and fear were all voiced in the conversations among roughly 60 residents who took two hours out of their



Participants remarked on the diversity in town in small groups.

Sunday afternoon to gather at Pierce Middle School auditorium on Feb. 4.

The residents from diverse backgrounds came to talk freely and address the question of how can the community "dwell together in peace" in light of the continuing war in Gaza and surrounding territories.

Milton Interfaith Clergy Association (MICA) organized the event at the request of the Select Board after strong feelings emerged last year after the Oct. 7 bombings in Israel by Hamas. The Select Board issued a statement in support of Israel after the attacks and the taking of hostages and agreed to hang the Israeli flag from the town's gazebo.

A group of diverse residents calling themselves Milton *Neighbors in Favor of Palestinian Rights*, then requested a Palestinian flag be hung beside the Israeli flag, possibly with a peace flag between them, as a commitment to both groups and to peace.

Many residents came forward to express strong

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Boys hockey looks to improve playoff position

By Jake Kerin
Milton Times contributor

They've been playing well, just the results haven't been going their way. Taking on very tough teams including Archbishop Williams, ranked number two in the Division 1 power rankings, Weymouth, Braintree, and Natick, the Wildcats found themselves in a bit of a slide, dropping all four contests.

However, they were able to stop the bleeding with a 2-1 home win over Framingham on Jan. 20 thanks to a very strong performance in net by senior goal-

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Making financial literacy available to all

By Genevieve Santilli
Milton Times staff

Understanding finances can be hard for everyone, adults and, especially, young adults who may be entering into college and/or into the workforce. Learning how to understand finances or investing can be daunting and anxiety ridden.

But one Milton Academy student is trying to help mend that with two of his friends.

Hugo Eechaute, a senior boarding student at Milton Academy, wanted to be able to help other students and young people be able to increase their financial literacy and thought what better way to accomplish that than through a fun app.

Eechaute, originally from Singapore, came to Milton Academy in his sophomore year seeking a change in education style that the US provided.

“Growing up, I’ve had the privilege to study in different places, France, Singapore, Australia, Japan. And living in Singapore, the environment I really enjoy. The place is amazing, it’s my home,” he said. “But I just feel the schooling is not best suited for me, whereas here, I really want to go to a school in the US after I serve for the Singapore army. I looked at different schools and Milton Academy, I found, was the best for me because it was close to the Boston area.”

Eechaute spoke about how he liked that the prep schools here in the US take a more holistic approach and offered a lot of opportunities through different clubs and extracurriculars, whereas his school in Singapore focused more heavily on academics.

Following graduating from Milton Academy in June, Eechaute plans on serving two years in the Singapore army.

“Being a muliracial child of French and Japanese, and being able to travel around the world, I see a common issue of income inequality,” Eechaute said. “My dad, especially, he grew up not wealthy but he made his way through hard work but now that he’s made it, his lifetime dream, he really believes that it’s unfair that financial literacy and learning how to invest, learn how to start a business is only accessible to those who are wealthy and have the opportunity.”

He expressed that he wanted to do something about that inequality saying that “these topics shouldn’t only be specific for a certain group of people but should be available for any type of people across any socioeconomic backgrounds.”

Eechaute’s app StockSense allows users to learn financial literacy through easy to understand ways such as games, forums, and even a virtual wallet feature, that he is extremely proud of.

“We have our features that are everyday use so users can have a place to read things through the economic market, what people have invested in, then there’s a community forum where you can learn and share ideas from one another, there’s a chat bot for

personalized support,” he explained. “The one I enjoy the most is our virtual wallet. It’s a fake investment simulation portfolio you have without real money and without having that stress. You can put what you learn from our course in investing into that and see how you do.”

Currently, there are three courses in the app, which Eechaute hopes will grow to more courses as the app grows.

“We are partnering with another high school organization from DC called ATFA. They have about 50k users through their courses so we’ll have more courses on that,” he said.

Eechaute started work on building the app starting with his idea back in June, creating a 20-page Google Doc that outlined everything he wanted in the app and what potential investors would look for. Since he had taken some coding lessons, he began working on the basics of the app before other more intricate parts of the app required professional coders.

In September, he said, the app was pretty much done and entered the testing phase, testing it at Milton High School.

“I went to Milton High where I taught a couple classes about investing 101 and introduced StockSense to the students and got feedback. Nine out of ten kids said they would use the app because they want to learn more about how to start a business or financial literacy, or investing,” he said.

Eechaute was happy to see that students at Milton High were excited to use the app and expressed that they wouldn’t do it just one day and forget about it but would stick with it.

“Around September and then between October it’s been fully developed,” he said. StockSense is available on the Apple App store and will soon be made available for Android. More information can be found at thestocksense.org.

He said that he and his COO, Simon Farruqui, and CFO, Isabella Alba, both Milton Academy students, were on local news stations talking about their app, and appeared at the Massachusetts State House



The creators of StockSense from left Isabella Alba, Hugo Eechaute, and Simon Farruqui. (Courtesy photo)

with other students and representatives for hearings on House Bill 4199.

“We reached out to Rep. Ryan Hamilton who is the one who’s proposing this bill, House Bill 4199, it’s a financial literacy bill,” Eechaute said. “Which proposes that students in public schools and private schools between grades 9 and 12 take a standalone financial literacy class in order to graduate, so it becomes a graduation requirement.”

Eechaute said he really believes in the bill and even spoke during the hearing about its importance.

He hopes that users of StockSense can take away how to create long-term success and that the app is a safe place for them to be able to learn about financial literacy.

“I really want the users or the students to take away from StockSense that would be how to create long-term success and in our day in age where social media is so influencing and what you see on TV is so influencing, I want them to know that StockSense is a safe place for them to learn financial literacy, investing, entrepreneurship,” he said.

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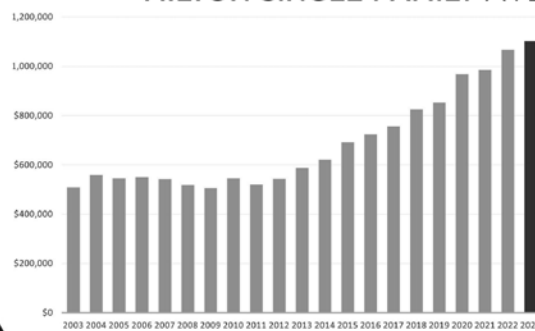
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MILTON SINGLE FAMILY AVERAGE SALE PRICE TREND



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Contact us for a seller or buyer consult and benefit from our 30+ years of combined experience in the Milton market.



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