

WELCOME!



What's Happening in M3? Featuring The Town of Tewksbury

WEDNESDAY, SEPTEMBER 28TH 8:30AM-10AM

30 INTERNATIONAL PLACE, TEWKSBURY

Join us in Tewksbury on September 28th as we discuss economic development projects happening in the Town of Tewksbury.
(Free to all M3 Members & Partners)



Greater Lowell Community
Foundation



Lowell Five Bank



Town of Tewksbury



SAWYER REALTY HOLDINGS LLC

With Thanks to Today's Sponsor



Today's Agenda:

9:00 AM: Meeting Kick-off & Opening Remarks – Stephanie Cronin

Lowell Five - Jay Stephens, President, CFO, and Treasurer

Town of Tewksbury

Steve Sadwick, Assistant Town Manager

Alexandra Lowder Community/Economic Development Planner

Sawyer Realty Holdings - Jessica Rosenberg, Vice President of Acquisitions

R.W Holmes Commercial Real Estate - Mike Ogasapian, AVP

STV, Inc. - Eva Hamori, Director of Move Management

Greater Lowell Community Foundation - Jay Linnehan, President & CEO at GLCF



Join Middlesex 3 at our upcoming subcommittee meetings and events

Member Subcommittees and Target Areas Include:

- Transportation
- Education/Workforce Development
- Infrastructure/Real Estate
- Events and Marketing

(If you are interested in joining a member subcommittee, please contact Middlesex 3.)

Stephanie Cronin

Executive Director

scronin@middlesex3.com

Samantha Roy

Marketing & Membership Coordinator

sroy@middlesex3.com



Middlesex 3 Coalition



@Middlesex3



@middlesex3coalition

Join M3 for our Upcoming Fall Events!

For More Information and to register, Visit Middlesex3.com

Economic Outlook and Its Impact on the Innovation Economy



Thursday, October 13, 2022
Registration and Breakfast: 9:00 AM
Program: 10:00 AM – 11:00 AM



EVENTS SUBCOMMITTEE

THURSDAY
OCTOBER 20TH
Tuscan Kitchen

2400 District Ave, Burlington



How does the economic outlook impact the real estate market in the M3 region?

Thursday, November 3rd

Jeanne D'Arc Credit Union | 1 Tremont Place
Lowell, MA

Free for Members | \$50 for non-Members

With Series Moderator
Dimitrios Spanias
President,
Land & Sea Real Estate



Land & Sea
REAL ESTATE INC.
KALOGITANIS, J. SPANIAS

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COALITION
REAL ESTATE
LEADERSHIP SERIES

LowellFive[®]
The Relationship Bank

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Middlesex
COALITION



LowellFive[®]
The Relationship Bank

Our Story

- The Lowell Five Cent Savings Bank was founded in 1854
- We are a mutual bank – owned and governed by a representative group of our depositors
- We set ourselves apart through relationship banking and our commitment to community
- Fun Fact: The “Five Cent” in our name symbolizes the amount once required to open a deposit account

Lowell Five Today

Full
service
consumer
and
commercial
banking

15
Branches

240
Employees

5% of our
Net Income
given to
charity
-supporting
140
organization
s

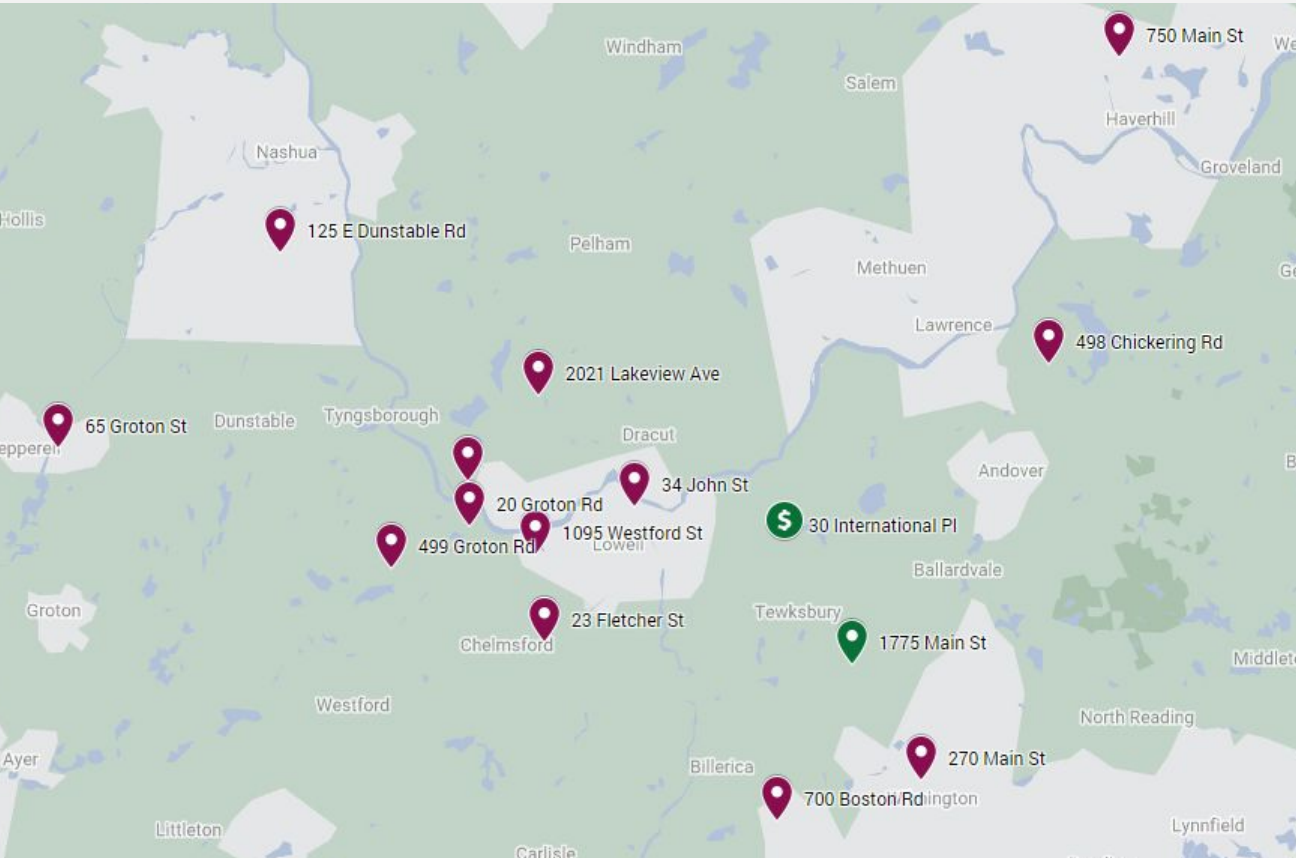
\$1.7
Billion in
Assets

\$1.1
Billion in
Loans

\$1.5
Billion in
Deposits

Deposits
Fully
Insured by
FDIC & DIF

Where We Are



- **15 branches through the Merrimack Valley and Sothern NH**
- **Lending activity throughout Eastern Massachusetts, Southern New Hampshire, and beyond**
- **Moved our headquarters to Tewksbury in 2017 from downtown Lowell**
- **Additional Tewksbury branch on Rt. 38**

Banking on Tewksbury

**Retail &
Digital
Banking
Solutions**

**Commercial
and
Residential
Constructio
n**

**Mortgages
and
Consumer
Loans**

**Investment
Real Estate**

**Business
Lending
and Cash
Managemen
t**

Lending in Tewksbury

Single Family Home Construction



Lending in Tewksbury

The Learning Experience, Aroma Joe's, and surrounding development
Financed by Lowell Five on Route 133 / Andover St. Tewksbury



Lending in Tewksbury

Condo Construction

Financed by Lowell Five on Route 133 / Andover St. Tewksbury



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Center Elementary School

139 Pleasant Street, Tewksbury

Eva Hamori, Director of Move Management



**Enduring.
Driven.
Visionary.**

Full-service

Site Selection
Programming
Occupancy Planning
Preconstruction Planning
Construction Management
FF&E and Move Management
Change Management
IWMS/FM Technology

41 OFFICES
ACROSS
THE US

50⁺ Project
Management staff
in New England

Move Management Project

Center Elementary School Details:

- New construction
- Opening January 5, 2023
- 140,603 square feet on three floors
- 750 students, grades 2, 3, and 4
- Center School and Central Office Administration offices, including Food Service and Special Education
- Move period:
 - Late November/early December for Central Office
 - Classrooms, etc. during holiday break

Origin Elementary Schools:

- Loella F. Dewing School – 7 second grade classrooms
- Heath Brook School – 5 second grade classrooms
- Louise Davy Trahan School – entire school (third & fourth grades), library, administration, resource rooms, etc.
- North Street School – entire school (third & fourth grades), library, administration, resource rooms, etc.



Issues:

- Late Autumn/Early Winter Move
 - Weather variability
 - Fixed period of time for move
- Teacher time to pack and unpack
- Blending of library collections
- Multiple sites (7 total origin locations)

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