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HELP WANTED

ACTIVITIES COORDINATOR
Council on Aging for the Town of Oakham is seeking an experienced Activities Coordinator.
Miscellaneous duties to include supporting current programs and developing new programs to increase attendance and participation of the growing aging population in the Oakham Senior Center. Up to 12 hours per week (flexible) $20.00/hr. depending upon experience. Resume should be sent to **Admin@Oakham-Ma.gov.** or mailed to **Board of Selectmen, Town of Oakham, 2 Coldbrook Road, Oakham, MA 01068.**

COA COORDINATOR for Town of Westhampton. Description available online at **www.westhamptonma.gov.** Applications accepted until position filled.

HAMPDEN POLICE DEPARTMENT is now accepting applications for a **FULL-TIME police officer.** Review of applications begins immediately. Visit **www.hampdenpolice.com** for more information. EOE

TOWN ADMINISTRATOR
Middlefield, MA.
Part-time, ~960 hrs/yr,
$36-40,000 range.
Email resume+ cover letter highlighting strengths/ flexibility to Administrative Assistant:
middlefield.assistant@gmail.com

HELP WANTED

TOWN OF BARRE
Cemetery Clerk
The Town of Barre is seeking qualified applicants for the part-time position of Cemetery Clerk. This position is approximately 10 hours per week and the minimum hourly rate is $15.00/hour and the maximum hourly rate is $18.02/hour. A full job description is available upon request. Applicants must have HS Diploma or GED, with a minimum of two to three years' experience in office setting, or equivalent combination of education and experience.
Interested applicants should submit a letter of interest to: **Tammy Martin, Town Administrator, 40 West Street, Suite 697, Barre MA 01005** or **townadmin@townofbarre.com.**
For further information, please contact the Board of Selectmen's Office at (978) 355-2504 x135.
A.A. / E.O.E.

WILBRAHAM UNITED CHURCH is hiring a sexton three evenings, 7-10 hours per week, $16 per hour. Additional compensation for hours needed for weddings and funerals.

Please send resume to **admin@wilbrahamunitedchurch.org**

More information found at www.wilbrahamunitedchurch.org/about-us-2/

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25 Base Price $28.50	26 Base Price $29.00	27 Base Price $29.50	28 Base Price $30.00
29 Base Price $30.50	30 Base Price $31.00	31 Base Price $31.50	32 Base Price $32.00
33 Base Price $32.50	34 Base Price $33.00	35 Base Price $33.50	36 Base Price $34.00
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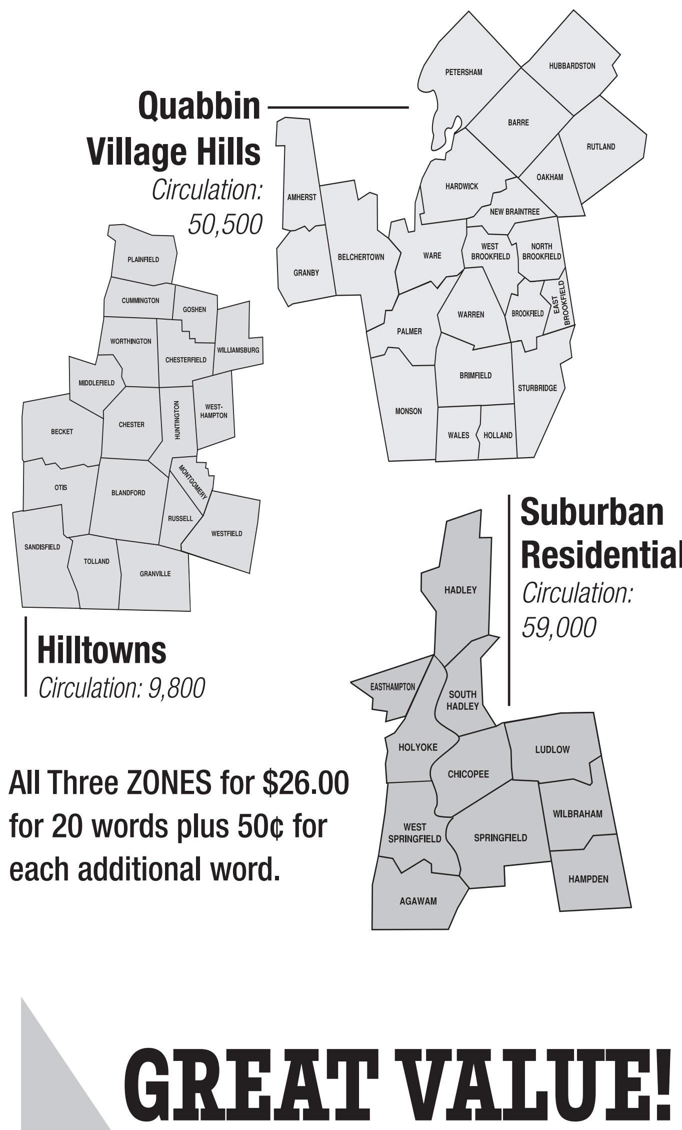

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Public notices

NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by John M. Arooth a/k/a John M. Arooth, Sr. to Monson Savings Bank, said mortgage being dated April 25, 2019, and recorded in the Hampden County Registry of Deeds in Book 22658, Page 118, of which mortgage the undersigned is the present holder, for breach of the conditions of said mortgage and for the purpose of foreclosing, the same will be sold at Public Auction at **11:00 A.M. on Friday, February 14, 2025,** upon the premises described in said mortgage, namely 95 Upper Palmer Road, Monson, Hampden County, Massachusetts, all and singular the premises described in said mortgage, to wit:

A certain tract of land lying on the Easterly side of the highway leading from Monson to Palmer known as Margaret Street, in the Town of Monson, Hampden County, Massachusetts, and bounded and described as follows:

Beginning at a pipe set in the intersection of stone walls at the Northwest corner of land now or formerly of John S. Arooth et ux. and tract to be conveyed and at the Southwest corner of land now or formerly of one Rindge; thence running

Along Margaret Street, and a stone retaining wall South 18° 35' 20" West 150.03 feet to a drill hole in a rock; thence running

Along land of said John S. Arooth et ux., South 74° 26' 40" East 152.65 feet to a pipe; thence running

Along land of said John S. Arooth et ux., passing through the center of a large rock, North 18° 35' 20" East 150.03 feet to an iron pipe set in the stone wall at land now or formerly of said Rindge; thence running

Along land now or formerly of said Rindge and a stone wall, North 74° 26' 40" West 152.65 feet to the point of beginning.

Containing about 22,800 square feet.

Being the same property conveyed to John M. Arooth and Deborah Lynne Arooth, Husband and Wife, as tenants by the entirety, and not as tenants in common by Deed from John M. Arooth, Married recorded 01/07/1976 in Deed Book 4220 Page 358, in the Registry of Deeds Plan for Hampden County, MA.

Said premises will be sold subject to and/or with the benefit of any and all rights, rights of way, restrictions, easements, improvements, covenants, outstanding tax title, municipal or other public taxes, assessments, liens or claims in the nature of liens, rights of parties in possession, and existing encumbrances of record created prior to the mortgage, if any there be, whether or not reference to such restrictions, easements, improvements, liens or encumbrances is made in the Deed.

No representations, express or implied, are made with respect to any matter concerning the premises which will be sold "as is".

The successful high bidder will be responsible for paying the Massachusetts State Documentary Tax Stamps, all closing costs and all recording fees.

TERMS OF SALE: The highest bidder in the sale shall be required to deposit cash, bank treasurer's check or certified check in the amount of **TEN THOUSAND DOLLARS** ($10,000.00) at the time and the place of the sale of the premises to qualify as a bidder (the present holder of the mortgage is exempt from this requirement) to be held by the Mortgagee. The successful bidder will also be required to deposit an additional sum equal to ten percent (10%) of the amount bid less the $10,000.00 deposit (but no less than $10,000) with the Mortgagee's auctioneer, Aaron Posnik & Co., Inc., 31 Capital Drive, West Springfield, Massachusetts 01089 or the Mortgagees attorney as may be directed within five (5) days of the date of the sale to be held by the Mortgagee, and the balance of the purchase price shall be paid in cash, certified or bank treasurer's check at the closing which shall occur within thirty (30) days after the date of foreclosure sale, time being of the essence, unless the Mortgagee agrees otherwise. The successful bidder at the sale shall be required to sign a Memorandum of Terms of Sale containing the above terms at the auction sale.

In the event that the successful bidder at the public auction shall default in purchasing the within described property according to the terms of this Notice of Mortgagee's Sale and/or the terms of the Memorandum of Sale executed at the public auction, the Mortgagee reserves the right, at its election, to sell the property to the second highest bidder at the public auction provided that Mortgagee, in its discretion, may require (1) said second highest bidder to deposit the amount of the required deposit as set forth herein within three (3) business days after written notice to the second highest bidder of the default of the previous highest bidder, (2) the second highest bidder to execute a Memorandum of Sale, and (3) the closing to occur within twenty (20) days of said written notice, time being of the essence unless the Mortgagee agrees otherwise. The Mortgagee reserves the right to sell any parcel or any portion thereof separately, or in any order that Mortgagee may choose and/or to postpone this sale to a later time or date by public proclamation at the time and date appointed for the sale and to further postpone any adjourned sale date by public proclamation at the time and date appointed for the adjourned sale date.

Other terms, if any, to be announced at the time and place of the sale.

The description for the premises contained in said mortgage shall control in the event of a typographical error in this publication.

MONSON SAVINGS BANK,
Present Holder of said Mortgage
By:
David A. Lavenburg, Its Attorney BACON WILSON, P.C.
33 State Street
Springfield, MA 01103
413-781-0560
01/16, 01/23, 01/30/2025

Town of Monson Planning Board LEGAL NOTICE

In accordance with Chapter 40A, M.G.L. §11, the Monson Planning Board will hold a Public Hearing on **Tuesday, February 18th, 2025, at 7:05 P.M.** in the Select Board Meeting room, Town Office Building, 110 Main Street, to review a petition for a Special Permit for an Estate Lot as provided by §6.5 of the Monson Zoning Bylaws for Clark Zelazo. The property is zoned Rural Residential and is located on Paradise Lake Road identified on Assessors Map 74 Parcel 23A as shown on a plan prepared by Heritage Land Surveying & Engineering, Inc dated 01/20/2025. A copy of the application is on file with the Planning Board and available for viewing during regular office hours.

Craig Sweitzer, Chairman
01/30, 02/06/2025

Please check the accuracy of your legal notice prior to submission (i.e., date, time, spelling). Also, be sure the requested publication date coincides with the purpose of the notice, or as the law demands. Thank you.

Public notices

NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain Commercial Mortgage (the "Mortgage") given by NEW ENGLAND RECREATION & HEALTH, LLC (the "Mortgagor") to Paul J. Les (the "Mortgagee") dated December 6, 2018, recorded with the Hampden County Registry of Deeds in Book 22481, Page 81, for breach of the conditions of said Mortgage and for the purpose of foreclosing the same, the premises described in said Mortgage all and singular will be sold at Public Auction at Eleven O'clock, A.M. on the 20th day of February, 2025, at the mortgaged premises located at 0 Chamber Road, f/k/a 8 Chamber Road, Palmer, Hampden County, Massachusetts, to wit:

The land situated in Palmer, Hampden County, Massachusetts, being known and designated as:

The land in Palmer, Hampden County, Massachusetts, located on the Northeasterly side of Chamber Road and being known as Parcel GH on a plan of land entitled, "Plan of Land in Three Rivers, Palmer, MA Prepared for Paul J. Les (Owner)" dated February 18, 2015, by Sherman & Frydryk, LLC, Land Surveying and Engineering, 3 Converse Street, Suite 203, Palmer, MA 01069, and recorded in the Hampden County Registry of Deeds in Plan Book 372, Page 41.

Together with any and all rights held by the Grantor to the road and associated land. Intending to convey all of the land conveyed to the Grantor via deed of William J. Hastings as Trustee of the William J. Hastings Revocable Living Trust as recorded in the Hampden County Registry of Deeds in Book 17177, Page 277.

Subject to the drainage easement benefiting Parcel GH all as shown on the above referenced Plan.

Being the premises conveyed to said Mortgagor by deed from Paul J. Les dated December 4, 2018 and recorded in the Hampden County Registry of Deeds in Book 22481, Page 78.

Without limiting the generality of the foregoing, said premises will be sold subject to and with the benefit of the following specific items, to the extent the same are in force and applicable:

Subject to: Liens for real estate taxes, and liens for any unpaid municipal assessments, water and sewer charges, if any; rights, restrictions, reservations and easements as cited in deeds recorded in Book 3767, Page 185, and Book 8749, Page 294, if in force and effect and applicable; and to all easements and rights of way of record, including but not limited to the following: easement to New England Power Co. Recorded at Book 2531, Page 478; assent agreement at Book 14287, Page 370; Owner's Maintenance Association Agreement at Book 17177, Page 249.

The property is being sold "as is", "where is", and "with all faults" as of the date of closing, subject to and with the benefit of the following, if any there be, insofar as in force and applicable and having priority over the Mortgage: any and all rights of way, restrictions, easements, improvements, covenants, public assessments, unpaid taxes, tax titles, tax liens, water and sewer liens and any other municipal liens, assessments, oil and hazardous materials and environmental liens, other liens or claims in the nature of liens, rights of parties in possession, attachments and encumbrances, boundary line disputes, overlaps, encroachments and any matters which would be disclosed by an accurate survey and inspection of the premises. It shall be the bidder's sole responsibility to ascertain all items described in this paragraph and no representations are made concerning compliance with applicable zoning, building, sanitary or other state and/or municipal regulations.

TERMS OF SALE: The following "terms of sale" shall apply to the sale. To qualify as a bidder an initial deposit shall be paid at the time and place of the foreclosure sale as specified above in the amount set forth herein ("Initial Deposit"). The Initial Deposit due from the high bidder shall be FIFTEEN THOUSAND AND 00/100 ($15,000.00) DOLLARS. Within five (5) business days after the sale an additional deposit shall be paid by the successful bidder sufficient to bring the aggregate deposit up to an amount equal to ten (10%) per cent of the auction price (the "Additional Deposit"). The deposit shall be paid by the successful bidder to Shatz, Schwartz and Fentin, P.C. ("Escrow Agent") as earnest money, by certified or bank cashier's check, unless otherwise announced at the sale. The entire deposit shall be retained by Escrow Agent for liquidated damages in the event the successful bidder fails to perform and as a result does not consummate the sale. The successful bidder will be required to pay the balance of the purchase price plus a Five (5%) percent Buyer's Premium commission payment to the auctioneer in addition to the bid price, within thirty (30) days from the date of sale. TIME WILL BE OF THE ESSENCE.

In the event that the successful bidder at the public auction shall default in purchasing the within described property according to the terms of this Notice of Mortgagee's Sale and/or the terms of the Memorandum of Sale executed at the public auction, the Mortgagee reserves all of its rights against such successful bidder including, without limitation any deficiency resulting from a resale, whether to the second highest bidder, Mortgagee, or otherwise, together with costs of resale and any costs of maintaining or owning the Property. Mortgagee may, at its election, retain the Initial Deposit and the Additional Deposit as liquidated damages; or, purchase the property for the amount bid by the successful bidder; or sell the property to the second highest bidder at the public auction, provided that Mortgagee in its discretion may require, (i) said second highest bidder to deposit with the Escrow Agent the amount of the required deposits as set forth herein within three (3) business days after written notice to the second highest bidder of the default of the previous highest bidder, (ii) the second highest bidder to execute a Memorandum of Sale and (iii) the closing to occur within twenty (20) days of said written notice time being of the essence.

The Mortgagee reserves the right to postpone this sale to a later time or date by public proclamation at the time and date appointed for the sale and to further postpone any adjourned sale date by public proclamation at the time and date appointed for the adjourned sale date. The description for the premises contained in said Mortgage shall control in the event of a typographical error in this publication.

The successful bidder shall pay all recording fees and documentary stamps in connection with the transfer of the premises, any costs of obtaining smoke detectors, carbon monoxide detectors and smoke and carbon monoxide detector certificates and the transfer or issuance of any licenses, all real estate taxes, tax titles, and municipal charges due as of the date of sale and those due thereafter through the date of Closing, as well as all of its costs in connection with the transaction, including but not limited to title examinations and title premiums. No adjustments whatsoever will be made, whether for taxes, municipal charges, utilities or otherwise.

Other terms to be announced at the time and place of sale.

A foreclosure deed will be delivered to the purchaser for recording on full receipt of the purchase price. The successful bidder will be required to sign at the auction sale a Memorandum of Sale containing the terms of sale.

Present holder of said mortgage,
PAUL J. LES

By his attorneys:
Shatz, Schwartz and Fentin, P.C.

01/23, 01/30, 02/06/2025

Commonwealth of Massachusetts
The Trial Court
Probate and Family Court
Hampden Probate and Family Court
50 State Street
Springfield, MA 01103
(413)748-7758
Docket No. HD25P0089EA
Estate of:
Elsie M DeBarge
Date of Death: 07/30/2022
CITATION ON PETITION FOR FORMAL ADJUDICATION

To all interested persons:

A Petition for **Formal Probate of Will with Appointment of Personal Representative** has been filed by **Deborah A Skinner of Hampden, MA** requesting that the Court enter a formal Decree and Order and for such other relief as requested in the Petition.

The Petitioner requests that: **Deborah A Skinner of Hampden, MA** be appointed as Personal Representative(s) of said estate to serve **Without Surety** on the bond in **unsupervised administration.**

IMPORTANT NOTICE

You have the right to obtain a copy of the Petition from the Petitioner or at the Court. You have a right to object to this proceeding. To do so, you or your attorney must file a written appearance and objection at this Court before: 10:00 a.m. on the return day of 02/27/2025. This is NOT a hearing date, but a deadline by which you must file a written appearance and objection if you object to this proceeding. If you fail to file a timely written appearance and objection followed by an affidavit of objections within thirty (30) days of the return day, action may be taken without further notice to you.

UNSUPERVISED ADMINISTRATION UNDER THE MASSACHUSETTS UNIFORM PROBATE CODE (MUPC)

A Personal Representative appointed under the MUPC in an unsupervised administration is not required to file an inventory or annual accounts with the Court. Persons interested in the estate are entitled to notice regarding the administration directly from the Personal Representative and may petition the Court in any matter relating to the estate, including the distribution of assets and expenses of administration

WITNESS, Hon. **Barbara M Hyland**, First Justice of this Court.
Date: January 16, 2025

Rosemary A Saccomani,
Register of Probate

01/30/2025

Commonwealth of Massachusetts
The Trial Court
Probate and Family Court
Hampden Probate and Family Court
50 State Street
Springfield, MA 01103
(413)748-7758
Docket No. HD25P0092EA
Estate of:
Lawrence F DeBarge
Date of Death: 11/29/2024
CITATION ON PETITION FOR FORMAL ADJUDICATION

To all interested persons:

A Petition for **Formal Probate of Will with Appointment of Personal Representative** has been filed by **Deborah A Skinner of Hampden, MA** requesting that the Court enter a formal Decree and Order and for such other relief as requested in the Petition.

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You have the right to obtain a copy of the Petition from the Petitioner or at the Court. You have a right to object to this proceeding. To do so, you or your attorney must file a written appearance and objection at this Court before: 10:00 a.m. on the return day of 02/13/2025. This is NOT a hearing date, but a deadline by which you must file a written appearance and objection if you object to this proceeding. If you fail to file a timely written appearance and objection followed by an affidavit of objections within thirty (30) days of the return day, action may be taken without further notice to you.

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WITNESS, Hon. **Barbara M Hyland**, First Justice of this Court.
Date: January 16, 2025

Rosemary A Saccomani,
Register of Probate

01/30/2025

NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE

Premises: 65 Laurel Road, Palmer, MA 01069

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Scott K Logsdon and Lynn A Logsdon to Mortgage Electronic Registration Systems, Inc., as Mortgagee, as nominee for Countrywide Home Loans, Inc., and now held by **U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust**, said mortgage dated April 12, 2005 and filed in the Hampden County Registry District of the Land Court as Document No.: 162133 and noted on Certificate of Title No.: 24904, as affected by a Loan Modification dated February 18, 2015 and filed as Document No.: 203346 and noted on Certificate of Title No.: 24904; said mortgage was assigned from Mortgage Electronic Registration Systems, Inc. to Bank of America, N.A. successor by merger to BAC Home Loans Servicing LP f/k/a Countrywide Home Loans Servicing LP by assignment dated August 3, 2011 and filed with Hampden County Registry District of the Land Court as Document No.: 188896 and noted on Certificate of Title No.: 24904; said mortgage was assigned from Bank of America, N.A. to Green Tree Servicing LLC by assignment dated June 6, 2013 and filed with Hampden County Registry District of the Land Court as Document No.: 198599 and noted on Certificate of Title No.: 24904; said mortgage was assigned from Ditech Financial LLC f/k/a Green Tree Servicing LLC to DLJ Mortgage Capital, Inc. by assignment dated February 8, 2019 and filed with Hampden County Registry District of the Land Court as Document No.: 217304 and noted on Certificate of Title No.: 24904; said mortgage was assigned from DLJ Mortgage Capital, Inc. to U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust by assignment dated August 20, 2024 and filed with Hampden County Registry District of the Land Court as Document No.: 237525 and noted on Certificate of Title No.: 24904; for breach of the conditions in said mortgage and for the purpose of foreclosing the same will be sold at **Public Auction** on February 13, 2025 at 01:00 PM Local Time upon the premises, all and singular the premises described in said mortgage, to wit:

A certain parcel of land situate in Palmer, in the County Hampden and said Commonwealth, bounded and described as follows:

Northerly by Laurel Road one hundred forty-one and 52/100 (141.52) feet;

Easterly by land now or formerly of Estates Development Corporation two hundred one and 48/100 (201.48) feet;

Southeasterly by other land now or Estates Development Corporation sixty-nine and 58/100 (69.58) feet; and

Westerly again by land now or formerly of Estates Development Corporation two hundred (200) feet.

Said land is shown as lot 39 on plan hereinafter mentioned.

All of said boundaries are determined by the court to be located as shown upon subdivision plan numbered 30086-D, the same being compiled from a plan drawn by Durkee, White, Towne and Chapdelaine, Surveyors, dated May 15, 1964, and additional data on file in the Land Registration Office, all as modified and approved by the Court, a copy of a portion of which is filed with Certificate of Title No. 11942.

Together with the right to use the ways as laid out on the aforementioned plan in common with others lawfully entitled thereto for all purposes for which public streets are commonly used.

Also another parcel of land situated in said Palmer bounded and described as follows:

Northerly by the curved line forming the junction of Laurel Road and Juniper Drive fifteen and 00/100 (15.) feet;

Easterly by Lot 95 as shown on plan hereinafter mentioned one hundred seventy-five and 70/100 (175.70) feet;

Southerly by land now or formerly of Tempo Development Corp-, fifteen and 10/100 (15.10) feet; and

Westerly by Lot 39 as shown on Plan No. 30086-D, Sheet 2, filed with Ctf. No. 11942, one hundred seventy-eight and 08/100 (178.08) feet.

Said land Is shown as Lot 94 on plan hereinafter mentioned.

All of said boundaries are determined by the court to be located as shown upon subdivision plan no. 30086-G, drawn by Albert E. Nichols & Assoc., Inc. Surveyors, dated April 1969, and additional data on file in the Land Registration office, all as modified and approved by the Court, a copy of a portion of which is filed with Certificate of Title No. 14656.

See Certificate of Title No. 17016, Document No. 51437 for title reference.

Also, that certain parcel of land situate in Palmer, in the County of Hampden and said Commonwealth, bounded and described as follows:

Northwesterly by Laurel Road, twenty (20) feet;

Northeasterly by Lot 39, Plan No. 30086-D sheet 2 Cert. No. 11942, two hundred (200) feet;

Northwesterly by said Lot 39, sixty-nine and 58/100 (69.58);

Northeasterly by Lot 121, as shown on said hereinafter plan, two hundred thirty-five and 86/100 (235.86) feet;

Southerly by Lot 124, as shown on said hereinafter mentioned plan, eighty (80) feet; and

Southwesterly by Lot 123, as shown on said hereinafter mentioned plan, one hundred eighty-four and

81/100 (184.81) feet and continuing along Lot 40 shown on plan No. 30086-D sheet 2 Cert. No. 11942, two hundred (200) feet.

Said land is shown as Lot 122 on said hereinafter mentioned plan.

All of said boundaries are determined by the court to be located as shown upon subdivision plan numbered 30086-N drawn by Kenneth C. Sherman, Surveyor, dated February 14, 1983, as modified and approved by the court, filed in the Land Registration office, a copy of a portion of which is filed with certificate or Title No. 21144.

So much of said Lots 4 and 2 as is included within the area marked 'Worcester County Electric Company' Easement' fifty (50) feet wide, approximately shown on said plan, is subject to easements as set forth in two grants made by Timothy F. Sweetman et ux to the Worcester County Electric Company, one dated July 25, 1952, duly recorded in Book 2191, Page 197, and the other dated September 4, 1952, duly recorded in Book 2198, Page 167.

A portion of said Lots 4, 5 and 6 as shown on said plan is subject to an easement of undetermined width as set forth in a grant made by Benjamin B. Green et al to American Telephone and Telegraph Company of Massachusetts, dated May 22, 1928, and duly recorded in Book 1411, Page 79, the center line of which is located as shown on said plan.

See Certificate or Title No. 21160, Document No. 68778 for title reference.

Being the same property as conveyed to Scott K. Logsdon and Lynn A. Logsdon by deed from Daniel J. Podgurski, JR aka Daniel J. Podgurski and Debra A. Podgurski aka Debra Ann Podgurski by deed date 10/18/1990 and recorded with instrument number 094259 in Hampden County Records.

Current Certificate of Title is 24904.

The description of the property contained in the mortgage shall control in the event of a typographical error in this publication.

For Mortgagor's Title see deed dated October 18, 1990 and registered with the Hampden County Registry District of the Land Court as Document No.: 94259 and noted on Certificate of Title No.: 24904.

TERMS OF SALE: Said premises will be sold and conveyed subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens and assessments, if any, which take precedence over the said mortgage above described.

FIVE THOUSAND ($5,000.00) Dollars of the purchase price must be paid in cash, certified check, bank treasurer's or cashier's check at the time and place of the sale by the purchaser. The balance of the purchase price shall be paid in cash, certified check, bank treasurer's or cashier's check within thirty (30) days after the date of sale.

Other terms to be announced at the sale.

Brock & Scott, PLLC
23 Messenger Street
2nd Floor
Plainville, MA 02762
Attorney for U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust
Present Holder of the Mortgage
(401) 217-8701

01/16, 01/23, 01/30/2025

Town of Monson Planning Board
LEGAL NOTICE

In accordance with Chapter 40A, M.G.L. §11, the Monson Planning Board will hold a Public Hearing **Tuesday, February 18th, 2025, at 7:00 P.M.** in the public meeting room, Town Office Building, 110 Main Street, on the application of the Monson Fire Department for Special Permit for the expansion of the existing Fire Station as provided by §4.2 and §7.3 of the Monson Zoning Bylaws. The Applicant proposes to enlarge the existing building and perform necessary sitework to optimize the area by improving traffic flow which will ensure staff and pedestrian safety. The property is zoned Central Commercial and is within the Water Supply Protection district, located at 200 Main Street, Monson, MA, Map 115 Parcel 047, and owned by the Town of Monson. A copy of the application is on file in the Office of the Town Clerk, Planning Board Office and is available for viewing during regular office hours.

Craig Sweitzer, Chairman

01/30, 02/06/2025

NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by John N. Mason, Ruth E. Mason to Mortgage Electronic Registration Systems, Inc., as nominee for America's Wholesale Lender, dated April 27, 2005 and recorded in the Hampden County Registry of Deeds in Book 14990, Page 58, of which mortgage the undersigned is the present holder, by assignment from: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for America's Wholesale Lender, its successors and assigns to The Bank of New York Mellon fka The Bank of New York as Trustee for the certificate holders of the CWABS, Inc., Asset-Backed Certificates, Series 2005-5, recorded on March 21, 2022, in Book No. 24458, at Page 388 for breach of the conditions of said mortgage and for the purpose of foreclosing, the same will be sold at Public Auction at 10:00 AM on February 24, 2025, on the mortgaged premises located at 238 Brookfield Road, Brimfield, Hampden County, Massachusetts, all and singular the premises described in said mortgage,

TO WIT: That certain Parcel of land, with the buildings thereon, situated on the South side of the Brimfield & Brookfield Road, in Brimfield, County of Hampden and Commonwealth of Massachusetts, bounded and described as follows:

BEGINNING at an iron pin in the ground on the Southerly side of the highway leading from Brimfield to Brookfield and commonly known as the Brookfield Road and at the Northeast Corner of land now formerly of John Ratagan and a brook and thence commencing Southerly along said brook and land formerly of said John Ratagan to an iron pin in the ground at the corner of land of said Ratagan and other land now or formerly of George C. Vreeland, et ux, a distance of two hundred fifty (250') feet, more or less; thence turning and running Easterly along other land now or formerly of said Vreeland and more or less parallel line with said Brookfield road to an iron pin in the ground at other land now or formerly of said Vreeland, a distance of three hundred fifty (350') feet, more or less: thence turning and running Northerly along other land now or formerly of said Vreeland and more or less parallel with the afore described brook to an iron pin in the ground in the Southerly side of the highway leading from Brimfield to Brookfield, commonly known as the Brookfield Road, a distance of two hundred fifty (250') feet, more or less; thence turning and running Westerly along the Southerly side of said Brookfield Road to an iron pin in the ground at the point of BEGINNING, a distance of three hundred fifty (350') feet, more or less, containing 87,500 square feet, more or less. (approx. 2.1 acres)

For mortgagor's(s') title see deed recorded with Hampden County Registry of Deeds in Book 4034, Page 251. These premises will be sold and conveyed subject to and with the benefit of all rights, rights of way, restrictions, easements, covenants, liens or claims in the nature of liens, improvements, public assessments, any and all unpaid taxes, tax titles, tax liens, water and sewer liens and any other municipal assessments or liens or existing encumbrances of record which are in force and are applicable, having priority over said mortgage, whether or not reference to such restrictions, easements, improvements, liens or encumbrances is made in the deed.

TERMS OF SALE: A deposit of Five Thousand ($5,000.00) Dollars by certified or bank check will be required to be paid by the purchaser at the time and place of sale. The balance is to be paid by certified or bank check at Harmon Law Offices, P.C., 150 California St., Newton, Massachusetts 02458, or by mail to P.O. Box 610389, Newton Highlands, Massachusetts 02461-0389, within thirty (30) days from the date of sale. Deed will be provided to purchaser for recording upon receipt in full of the purchase price. The description of the premises contained in said mortgage shall control in the event of an error in this publication.

Other terms, if any, to be announced at the sale.

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS, INC., ASSET BACKED CERTIFICATES, SERIES 2005-5
Present holder of said mortgage
By its Attorneys,
HARMON LAW OFFICES, P.C.
150 California St.
Newton, MA 02458
(617)558-0500 26266

01/30, 02/06, 02/13/2025

Commonwealth of Massachusetts
The Trial Court
Probate and Family Court
Hampden Probate and Family Court
50 State Street
Springfield, MA 01103
(413)748-7758
Docket No. HD25P0073EA
Estate of:
Janeanne Maxwell
Also known as:
J'Nanne Maxwell
Date of Death: 12/18/2024
CITATION ON PETITION FOR FORMAL ADJUDICATION

To all interested persons:

A Petition for **Formal Probate of Will with Appointment of Personal Representative** has been filed by **Carol Feser of Frederick, MD** requesting that the Court enter a formal Decree and Order and for such other relief as requested in the Petition.

The Petitioner requests that: **Carol Feser of Frederick, MD** be appointed as Personal Representative(s) of said estate to serve **Without Surety** on the bond in **unsupervised administration.**

IMPORTANT NOTICE

You have the right to obtain a copy of the Petition from the Petitioner or at the Court. You have a right to object to this proceeding. To do so, you or your attorney must file a written appearance and objection at this Court before: 10:00 a.m. on the return day of 02/19/2025. This is NOT a hearing date, but a deadline by which you must file a written appearance and objection if you object to this proceeding. If you fail to file a timely written appearance and objection followed by an affidavit of objections within thirty (30) days of the return day, action may be taken without further notice to you.

UNSUPERVISED ADMINISTRATION UNDER THE MASSACHUSETTS UNIFORM PROBATE CODE (MUPC)

A Personal Representative appointed under the MUPC in an unsupervised administration is not required to file an inventory or annual accounts with the Court. Persons interested in the estate are entitled to notice regarding the administration directly from the Personal Representative and may petition the Court in any matter relating to the estate, including the distribution of assets and expenses of administration

WITNESS, Hon. **Barbara M Hyland**, First Justice of this Court.
Date: January 22, 2025

Rosemary A Saccomani,
Register of Probate

01/30/2025

BBB SCAM ALERT:

Watch out for phony personalized products on social media

By Paula Fleming
CMSO & Chief Spokesperson
pfleming@boston.bbb.org

A personalized item might seem perfect; however, last-minute shoppers should look out for misleading ads on Instagram, Facebook, and TikTok promoting customized gifts.

BBB Scam Tracker has gotten numerous reports from people whose purchases were far different from what they thought - if they arrived.

How the scam works

While scrolling through social media, an ad comes up for the cutest personalized product. It could be a clothing item with a loved one's name on it, a keychain with a favorite pet's face, or a paint-by-numbers kit made from a provided photograph. Whatever the case, you click the link to the company's website. Everything looks legitimate, so you purchase with great anticipation.

However, when the order arrives (if it arrives at all), it's not the expected or imagined quality. The personalization might contain errors, or the product may differ completely from the website's description.

The contact for customer service doesn't respond, or if you speak with someone via phone or email, they assure you they will fix the issue-but never do. Ultimately, you are left with an undesirable product or no way to get your money back.

In a recent BBB Scam Tracker report, one consumer reported, "I saw an ad on Facebook advertising GOING OUT OF BUSINESS SALE for Big Lots. I placed an order on biglotsonsaling.com on my bank debit card and a separate order on my credit card. Then learned it's a scam. Big Lots knows about it. My roommate looked it up. I wish I had more more info but that's all I know."

Another shopper reported this experience buying a custom hoodie online: «After 5 days, I hadn›t received a shipping notification and got curious. Returning to the site, I used their tracking option, but there was no result. I called the phone number on the site, which connected to a garage door company.»

How to avoid social media ad scams

Research the company before making a purchase. Before entering any personal information into a website, research the company thoroughly. Examine the website. Poor quality images, images found on other websites, and spelling and grammatical errors are all red flags. A real business should have valid contact information (i.e., a working phone number and customer service email address). If the business has a physical address, research it on Google or Apple Maps. Look to see if they have a profile on BBB.org.

Be skeptical of too-good-to-be-true ads. Ads promising extreme discounts, free products, or "limited-time offers" may be bait to lure you into a scam.

Inspect the ad and website. Look for red flags. Poor grammar, blurry images, or generic product descriptions can indicate a scam. You should also verify the URL. Scammers often create fake websites with slightly misspelled domain names. Also, check for HTTPS. Ensure the website URL starts with «https://» for secure transactions.

Look up reviews on other websites. Read as many reviews as possible from websites besides the company selling the product. Keep a close eye out for customer complaints. Search the business name in a trusted search engine along with the word «scam» to see if others have reported the business as a fake.

Beware of "sponsored" ads. Just because an ad is labeled «sponsored» doesn›t mean it›s legitimate. Social media platforms don›t always verify the authenticity of advertisers.

Pay with a credit card. Ideally, use a credit card instead of a debit card since it›s easier to dispute fraudulent charges with a credit card, and there is a better chance of getting a refund.

Job Connection

HELPING YOU FIND HELP

FULL TIME POLICE OFFICER

The **Warren Police Department** is accepting applications for the position of full time Police Officer. Applicants are preferred to be academy trained and must be willing to work weekends, nights and holidays.

Responsibilities include responding to emergency and non-emergency calls for Police, Fire and Ambulance services. It is preferred that applicants currently possess valid certification as a Police Officer. Candidates must have strong interpersonal, verbal, and written communication skills. Preferences include an associate degree or higher in criminal justice, serve in the US military, or experience as a Police Officer.

The Patrolmen's contract provides an education incentive and a candidate with prior experience may also be considered to start at a higher step rate of pay.

Resumes and cover letters must be returned no later than **Thursday, January 30th, 2025,** to the attention of **Lt. Kyle Whitcomb, WPD PO Box 606, Warren, MA 01083 or Whitcomb@warren-ma.gov**.

The Town of Warren is an EOE.

The Town of Wales, MA seeks a qualified professional to fill the full time (40 hours per week) position of **DPW Director.** Appointed by and serving under the direction of the Board of Selectmen, the Director performs complex supervisory, administrative and professional work in planning, organizing, directing and supervising various public works functions, including but not limited to the maintenance of highways, municipal and rural roads (25.46 local road miles), rights of way, parks, recreation facilities and playgrounds, municipal and school grounds, municipal buildings and dams, cemeteries, and fleet maintenance. There is no public utility (sewer and water) infrastructure in the Town of Wales. Administrative leadership responsibility includes budget development and forecasting, resource allocation, policy development and implementation, managing service objectives, and staffing. The Director is responsible for maintaining and improving upon the efficiency and effectiveness of all areas under his/her direction and control. Minimum education and experience requirements include a high school diploma or equivalent; five (5) years of experience in construction, road maintenance, pavement management and winter weather operations; experience in a municipal leadership role in public works/public safety preferred; or any equivalent combination of education, training, certification, licensure and experience.
Eligible candidates shall possess a valid Class B Commercial Driver's License with air brakes endorsement or the ability to obtain within one (1) calendar year of appointment and a valid Hoisting License Class 2B or the ability to obtain within one (1) calendar year of appointment. Complete job description available at www.townofwales.net.
Successful candidate will be subject to an extensive background investigation.
Interested candidates should forward a cover letter, resume and three (3) professional references to: Ms. Pamela Leduc, Executive Secretary, Town of Wales, P.O. Box 834, Wales, MA 01081 or via email to select@townofwales.net. Resumes will be accepted until position is filled; however, priority consideration given to resumes received by 12PM on Monday, February 3, 2025.

The Town of Wales is an AA/EOE.

Public notices

MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain Mortgage given by Bridget K. Sloan and Joseph C. Sloan to Mortgage Electronic Registration Systems, Inc., as nominee for The Federal Savings Bank, its successors and assigns, dated November 16, 2018 and recorded with the Hampden County Registry of Deeds at Book 22449, Page 172, subsequently assigned to U.S. Bank National Association by Mortgage Electronic Registration Systems, Inc., as nominee for The Federal Savings Bank, its successors and assigns by assignment recorded in said Hampden County Registry of Deeds at Book 23042, Page 332 for breach of the conditions of said Mortgage and for the purpose of foreclosing same will be sold at Public Auction at **1:00 PM on February 20, 2025** at 92 Wales Road, Brimfield, MA, all and singular the premises described in said Mortgage, to wit:

The land with buildings thereon in BRIMFIELD, Hampden County, Massachusetts, being further bounded and described as follows: The land being shown as Lot 4 on the westerly side of Wales Road, Brimfield, Hampden County, Massachusetts, on sheet 1 of 2 on a plan entitled "PLAN OF LAND, BRIMFIELD, MA, PREPARED FOR: JEFFREY L. PAULIN", dated March 26, 2004, drawn by Fancy Land Surveying, 3 Hastings Road, Spencer, MA and recorded with the Hampden County Registry of Deeds in Book of Plans 333, Page 53 and Book of Plans 333, Page 54. Said Lot 4 containing 1.532 acres (66,750 +/- square feet) according to said plan. For title reference see Deed Book 22449, Page 128. The premises are to be sold subject to and with the benefit of all easements, restrictions, encroachments, building and zoning laws, liens, unpaid taxes, tax titles, water bills, municipal liens and assessments, rights of tenants and parties in possession, and attorney's fees and costs.

TERMS OF SALE: A deposit of TEN THOUSAND DOLLARS AND 00 CENTS ($10,000.00) in the form of a certified check, bank treasurer's check or money order will be required to be delivered at or before the time the bid is offered. The successful bidder will be required to execute a Foreclosure Sale Agreement immediately after the close of the bidding. The balance of the purchase price shall be paid within thirty (30) days from the sale date in the form of a certified check, bank treasurer's check or other check satisfactory to Mortgagee's attorney. The Mortgagee reserves the right to bid at the sale, to reject any and all bids, to continue the sale and to amend the terms of the sale by written or oral announcement made before or during the foreclosure sale. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney. The description of the premises contained in said mortgage shall control in the event of an error in this publication. TIME WILL BE OF THE ESSENCE.

Other terms, if any, to be announced at the sale.

U.S. BANK NATIONAL ASSOCIATION
Present Holder of said Mortgage,
By Its Attorneys,
ORLANS LAW GROUP PLLC
PO Box 540540
Waltham, MA 02454
Phone: (781) 790-7800
22-003513

01/30, 02/06, 02/13/2025

Commonwealth of Massachusetts
The Trial Court
Probate and Family Court
Hampden Probate and Family Court
50 State Street
Springfield, MA 01103
Docket No. HD25P0069GD
In the interests of
Carter Joseph Stanikmas
of Palmer, MA
Minor
NOTICE AND ORDER: Petition for Appointment of Guardian of a Minor
NOTICE TO ALL INTERESTED PARTIES

1. Hearing Date/Time: A hearing on a Petition for Appointment of Guardian of a Minor filed on **01/15/2025** by **Ashley M Stanikmas** of Palmer, MA will be held **02/12/2025 08:30 AM.** Located: **Hampden Probate & Family Court, 50 State Street 4th Floor, Springfield MA 01103.**

2. Response to Petition: You may respond by filing a written response to the Petition or by appearing in person at the hearing. If you choose to file a written response, you need to:

File the original with the Court; and

Mail a copy to all interested parties at least five (5) business days before the hearing.

3. Counsel for the Minor: The minor (or an adult on behalf of the minor) has the right to request that counsel be appointed for the minor.

4. Counsel for Parents: If you are a parent of the minor child who is the subject of this proceeding you have a right to be represented by an attorney. If you want an attorney and cannot afford to pay for one and if you give proof that you are indigent, an attorney will be assigned to you. Your request for an attorney should be made immediately by filling out the Application of Appointment of Counsel form. Submit the application form in person or by mail at the court location where your case is going to be heard.

5. Presence of the Minor at Hearing: A minor over age 14 has the right to be present at any hearing, unless the Court finds that it is not in the minor's best interests.

Date: January 22, 2025

Rosemary A. Saccomani
Register of Probate

01/30/2025

When is a good time for Roth conversion?

In life, you often get second chances — and the same is true with investing. To illustrate: You might not have been able to contribute to a Roth IRA during your working years due to your income level, but you may get that opportunity as you near retirement, or even when you are retired — through a Roth conversion.

Why is a Roth IRA desirable for some people? Here are the key benefits:

• **Tax-free withdrawals** – You put in after-tax dollars to a Roth IRA, so you can withdraw your contributions at any time, free of taxes and penalties. And if you've had your account for at least five years and you're at least 59½, you can also withdraw your earnings free of taxes.

• **No RMDs** – With a traditional IRA, you'll have to start taking withdrawals — called required minimum distributions, or RMDs — when you turn 73, or 75 if you were born in 1960 or later. But there's no RMD requirement with a Roth IRA — you can essentially leave the money intact as long as you like.

• **Tax-free legacy for your heirs** – When your heirs inherit your Roth IRA, they can withdraw the contributions without paying taxes or penalties, and if the account has been open at least five years, they can also withdraw earnings tax free.

But even if you were aware of these advantages, you might not have been able to invest in a Roth IRA for much of your life. For one thing, you might have earned too much money — a Roth IRA, unlike a traditional IRA, has income limits. Also, a Roth IRA has only been around since 1998, so, in the previous years, you were limited to a traditional IRA.

As you approach retirement, though, you might start thinking of just how much you'd like to benefit from a Roth IRA. And you can do so by converting your traditional IRA to a Roth. While this sounds simple, there's a major caveat: taxes. You'll be taxed on the amount in pre-tax dollars you contributed to a traditional IRA and then converted to a Roth IRA. (If you have both pre- and after-tax dollars in your traditional IRA, the taxable amount is based on the percentage of pre-tax dollars.)

If you have large amounts in a traditional IRA, the tax bill on conversion can be significant. The key to potentially lowering this tax bill is timing. Generally speaking, the lower your income in a given year, the more favorable it is for you to convert to a Roth IRA. So, for example, if you have already retired, but have not started collecting RMDs, your income may be down.

Timing also comes into play with the financial markets. When the market is going through a decline, and the value of your traditional IRA drops, you could convert the same number of shares of the underlying investments and receive a lower tax bill or convert more shares of these investments for what would have been the same tax bill.

Finally, you could lower your tax bill in any given year by stretching out your Roth IRA conversions over several years, rather than doing it all at once.

You'll want to consult with your tax advisor before embarking on this conversion — but if it's appropriate for your situation, you could find that owning a Roth IRA can benefit you and your family for years to come.

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

SMART MONEY