

PUBLIC NOTICES

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. HD26P0252EA
Estate of: Cathie T Berman
Date of Death: 06/29/2022
CITATION ON PETITION FOR FORMAL ADJUDICATION

To all interested persons:
A Petition for **Late and Limited Formal Testacy** and/or **Appointment** has been filed by **Tarra Devine of Ludlow, 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 **Tarra Devine of Ludlow, 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 03/06/2026**. 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
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. Claudine T. Stoudemire, First Justice of this Court.
Date: February 05, 2026
Rosemary A Saccomani, Register of Probate
02/18/2026

Town of Ludlow, LEGAL NOTICE
You are hereby notified that a **PUBLIC HEARING** will be held at the Town Hall Select Board's Conference Room, 488 Chapin Street, Ludlow, MA 01056 on **Tuesday, March 17, 2026, at 6:15 P.M.**
Upon petition of **EVER-SOURCE** to locate poles, wires, cables and fixtures including necessary anchors, guys and other such sustaining and protecting fixtures to be owned and used in common by your petitioners, along and across the following public way or ways.
POOLE STREET: to install one (1) newly jointly owned mid-span pole. The pole is requested

to address a very long span and allow for new conductor installation. New conductor will be installed along Poole Street with the aim of improving reliability.
Manuel Silva, Chairperson
William Rosenblum, Vice Chair
James Gennette
Anthony Alves
Ludlow Select Board
02/18, 02/25/2026

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. HD15P2225EA Estate of: Rosemary Teresa Gilrein Date of Death: 10/15/2015 CITATION ON PETITION FOR FORMAL ADJUDICATION
To all interested persons:
A Petition for **S/A - Formal Probate of Will with Appointment of Personal Representative** has been filed by **Betsy**

Marie Marino of Ludlow, 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 **Betsy Marie Marino of Ludlow, 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 03/10/2026. 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
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. Claudine T. Stoudemire, First Justice of this Court.
Date: February 10, 2026
Rosemary A Saccomani, Register of Probate
02/18/2026



FORUM

from Page 1
FY27 budget includes a new recreation director position to oversee the summer camp, before/after school program, and to create additional recreational programming through the Town. The recreation department has consisted of one full-time administrative staff person for years, who recently retired, and now there is one part-time administrative staffer working in the recreation department.
One of the expressed concerns about hiring a new director was that the department will continue to grow

with additional administrative staff to help support the director. While those decisions are largely up to the Recreation Commission, I will say that Town departments are thinly staffed and any adding additional recreation department personnel would have to be justified through a showing of operational need and/or increased available funding through departmental revenue and/or grant funding.
Ambulance Fund: The FY27 budget also contemplates adding one or two firefighter/EMT position(s). According to Fire Chief Ryan Pease, two more positions would even out his roster of

shifts with nine firefighter/EMTS on each with each shift being simultaneously responsible for fighting fires, providing EMT/ambulance service, and other first responder duties that present themselves.
The Town's ambulance service use continues to increase year-over-year and actually generates quite a bit of revenue for the Town. We can use some of those funds to pay for one or two additional firefighter/EMTs without impacting taxpayers. Or we can add them through the operating budget, which is largely supported by property taxes. That decision has yet to be made.

Employee Health Insurance Splits: Employee health insurance is a large part of the annual budget. Roughly 11 to 12% of total expenditures.
Health insurance costs continue to increase across every industry, and they hit the Town of Ludlow particularly hard because the Town absorbs 78% of those costs while employees are responsible for the other 22%. The majority of towns, particularly near Ludlow, have a 70/30 split with the town paying 70% and employees picking up the other 30%.
That is a big difference, 78/22 versus 70/30, and one that is legally required to be

negotiated with each individual school and Town union. We plan on beginning those negotiations sometime in July/August to reduce that future cost burden for the Town and taxpayers, particularly considering expected double-digit annual health insurance cost increases.
Road repair funding: One resident asked why Ludlow did not receive funding for road repairs while other Towns did. At the forum, we were not sure what program the resident was referring to. It sounds like he was talking about the Municipal Pavement program, which is a competitive funding program for all

cities and towns to apply for.
The Town is looking into how we can submit more competitive applications for that program. And while we cannot speak for why Ludlow did not receive funding through that program, we can say that Ludlow receives funding through Chapter 90 every year and that amount recently increased significantly due in large part to the efforts of our Western Mass legislative delegation. State aid, in general, is still woefully lacking, but the additional Chapter 90 funding has allowed us to pave more roads each year, and that is very much needed.”

SOCIAL SECURITY

from Page 4
the preceding year – that is, if you received a notice in October 2024 of a higher SS benefit, that was a result of your 2023 earnings. If you got no such notice in October of 2025, that means that your 2024 income was not among the highest over your lifetime. And your 2025 earnings of \$18,000 - \$19,000 will likely not be among your lifetime highest either, so you probably won't get a notice next year

either.
It's important to understand that your contributions to Social Security, i.e., the SS payroll taxes you pay while working, are not put into a separate account for you – rather, they are used to help pay benefits to all beneficiaries.
In other words, just contributing to SS with payroll tax from your work earnings doesn't necessarily mean you get a higher benefit. Your SS benefit is always based upon the 35 years in

which you earned the most, including recent years if you continue to work. So, you weren't “cheated” that is simply how the program works your SS benefit is always based on your highest 35 years of work earnings, including recent years, with

earnings from the early years adjusted for inflation.
The Association Mature Citizens Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. This article is intended

for information purposes and does not represent legal or financial guidance. It presents the opinions and interpretations of the Association Mature Citizens Foundation's staff, trained and accredited by the National Social

Security Association To submit a question, visit amacfoundation.org/programs/social-security-advisory or email us at ssadvisor@amacfoundation.org. Russell Gloor is a Social Security advisor for AMAC.

Community Newspaper
ADVERTISING
Works!

ADVERTISING SALES

HELP WANTED

- Do you want to work in your community helping local businesses connect with their customers?
- Do you want a career supporting local journalism, which tells the unique stories of our communities?
- If so, then join our team! Turley Publications is looking for an outgoing, energetic person interested in selling advertising for our community newspapers. The right candidate will assume an established territory with a portfolio of customers.

You must be a self-starter with excellent communication and organizational skills. Basic computer skills are required. Previous print sales experience is preferred but we will train the right candidate.

Turley Publications, a locally owned family business, offers a competitive commission structure, 401k, and health plan.

Send resume & cover letter to:

Jamie Joslyn
24 Water Street
Palmer, MA 01069
Email:jamie@turley.com

Church
DIRECTORY

THE CHURCH OF JESUS CHRIST OF LATTER DAY SAINTS
584 West St., Ludlow
413-583-8454
Sunday services
Sacrament Meeting 10- 11 A.M.
Sunday school for adults,
Young single adults(18-30) and teens (11-18)
1st & 3rd Sunday of the month from 11-12 noon
Adult Religious/Marriage and Parenting for Women- 2nd & 4th Sunday of the month from 11-12 noon
Adult Religious/Marriage and Parenting for Men- 2nd and 4th Sunday of the month from 11-12 noon
Classes for Single Adults(18-30)
2nd & 4th Sunday of the month -11- 12 noon
Classes for Young Men(11-18)
2nd & 4th Sunday of the month 11-12 noon
Classes for Young Women (11-18)
2nd & 4th Sunday of the month - 11-12 noon
Children's classes: Sunday school & singing time every Sunday(3-10) 11- 12 noon
Nursery providedfor ages 18 month- 3 yr

CHRIST THE KING CHURCH
41 Warsaw Ave., Ludlow
413-583-2630
Pastor Rev. Raymond A. Soltys
Saturday Vigil Masses – 5 p.m. and 6:30 p.m.
Sunday Masses – 7:30 a.m.; 8:45 a.m. (Polish); 10 a.m. and 11:15 a.m.
Sunday Evening Mass – 5:30 p.m.

IMMACULATE CONCEPTION CHURCH
25 Parker St, Indian Orchard,
413-543-3627
Very Rev. Piotr Calik
Office Hours: Monday, Tuesday, Wednesday, Thursday, 9 a.m. —1 p.m.
CLOSED FRIDAY MASS SCHEDULE
Monday 8:00am
Tuesday 8:00am
Wednesday No Mass
Thursday 6:00pm
Friday 6:00pm
Saturday 4:00pm
Sunday 8:30am (English) 10:15am (Polish)
Confessions: Saturday - 3:15–4 p.m.

ST. ELIZABETH PARISH
191 Hubbard St., Ludlow
413-583-3467
Pastor – Rev. Msgr. Homer P. Gosselin
In Residence – Rev. Norman Bolton
Deacons: Normand Grondin, Keith Davies
Office Hours: Monday - Friday 8 a.m. - 4 p.m.
Visit our website at www.stelizabethludlow.org
Like us on Facebook Check out our Parish App
Wednesday, Feb. 18
Daily Mass – 7:30 AM (C), Mass – 12:30 PM (C)
Holy Mother Choir – 4:30 PM(C), Scouts – 6 PM (ER),
Cub Scouts – 6 PM (FLBH),
Bible Study – 6:30 PM (JR)
Thursday, Feb. 19 – Daily Mass – 7:30 AM (C)
Friday, Feb. 20 – Daily Mass– 7:30 AM (C), Stations of the Cross – 7 PM (C)
Saturday, Feb. 21 –Confessions – 2:30 PM (C), Saturday Vigil Mass – 4 PM (C)
Sunday, Feb. 22 – Daily Masses at 7:30 AM, 9:15 AM, 11 AM and 5 PM (C), Take & Eat – 8 AM (FLBH/K), Lifeteen – 6 PM (JR)
Monday, Feb. 23 - Daily Mass – 7:30 AM (C), Faith Formation – 6 PM (JR), Womens Bible Study – 6 PM (ER)
Tuesday, Feb. 24 – Daily Mass - 7:30 AM (C), Middle School Youth Ministry – 3 PM (JR), St. Rita Choir – 4 PM (C), Bereavement Support Group – 6:30 PM (ER), Boy Scouts Troop Committee Meeting 7 PM (JR)

ORCHARD COVENANT CHURCH
95 Berkshire Street
Indian Orchard, MA 01151
413-543-4204
Revs. Karen and Nick Munn, pastors
Sunday School for all ages, 9:45 a.m.
Worship in person, 11 a.m.
Or watch our livestream.
See our website for more information: orchardcovenant.org.

STS. PETER AND PAUL UKRAINIAN CATHOLIC CHURCH
45 Newbury St.
Ludlow, MA 01056
Phone: 413-583-2140
Pastor: Father Andriy Krip
Liturgy schedule:
Wednesday 9 a.m., Friday 9 a.m.
Rosary for Peace in Ukraine on Wednesday at 6 p.m.

OUR LADY OF FATIMA PARISH
438 Winsor St., Ludlow
413-583-2312
Father Pedro DeOliveira
Office hours: Monday - Thursday 9:00 a.m. to 5:00 p.m., closed 1:00 p.m.-2:00 p.m.
Sunday Masses – 9 a.m. (Portuguese); 11 a.m. (English)
Monday and Wednesday Morning Masses – 8:30 a.m. (Portuguese)
Tuesday and Friday Masses – 5:30 p.m. (Portuguese)
Saturday Vigil Mass – 4 p.m. (English)
First Saturday of the Month – 8:30 a.m.
For more information, visit ourladyoffatimaparish.org.

FAITH COMMUNITY CHAPEL
A Church of the Nazarene
485 East Street, Ludlow
(413) 583-7875
Email: FCCPastorLisa@gmail.com
Lead Pastor: Rev. Lisa Morrison
Associate Pastor: Gary Coombs
Sunday Morning Discipleship Groups meet at 9:45am
Worship service meets at 11am
OTHER MEETINGS
Tuesdays: Zoom Bible Study 7pm
Fridays: After School Club for Children 5pm
AA Group 7pm

FIRST CHURCH IN LUDLOW
859 Center St. Ludlow
413-583-3339
Reverend Darcy Borden, Pastor
Office hours Monday & Wednesday 10 am to 2 pm
Available by appointment at other times
Sunday worship at 10 am alternating weekly with Grace Union Church, Wilbraham
Call or check Facebook or the website for the schedule of worship and events
Service live-streamed at 10 am on Facebook
https://www.facebook.com/firstchurchludlow
Website: www.ludlowfirst.com