

PUBLIC NOTICES

**NOTICE OF SALE
NOTICE OF
MORTGAGEE’S SALE OF
REAL ESTATE**
**Premises: 304 Main Street,
Indian Orchard, MA 01105**

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Alycar Investments, LLC to Mortgage Electronic Registration Systems, Inc. as nominee for Loan Funder LLC, Series 59624, dated August 28, 2023, and recorded with the Hampden County Registry of Deeds in Book 25140, Page 535, of which mortgage the undersigned is the present holder by assignment of mortgage from Mortgage Electronic Registration Systems, Inc. as nominee for Loan Funder, LLC Series 59624 to Athene Annuity and Life Company, dated March 27, 2025, and recorded with said Registry in Book 25806, Page 460, for breach of the conditions of said mortgage and for the purpose of foreclosing the same will be sold by **Public Auction** at 10:00 o’clock A.M. on the 17th day of November 2026 at the mortgaged premises located at 304 Main Street, Indian Orchard, Hampden County, Massachusetts, all and singular the premises described in said mortgage, To wit: The land in Indian Orchard, Springfield, Hampden County, Massachusetts bounded and described as follows: New Parcel “A” as shown on plan entitled “plan of Land, Main and Centre Sts., Indian Orchard, Mass, for J. Alfred St. Pierre and Levis J. St Pierre, Dec.1981, Smith Associates,” which plan is recorded in Hampden County Registry of Deeds in Book of Plans 201, Page 45. Said Parcel is more particularly bounded and described as follows:

Beginning at a point in the southerly line of Centre Street, which point is located at the northeasterly corner of land now or formerly of Bengele; thence running N. 69° 59’ 41” E. a distance of one hundred eleven and 82/100 (111.82) feet to a point at the northwesterly corner of Parcel “B” on said plan; thence running S. 7° 30’ 41” W. a distance of two hundred fourteen and 90/100 (214.19) feet along said Parcel “B” to a point in the northerly line of Main Street; thence running N 82° 20’ 19” W. A distance of ninety-eight and 66/100 (98.66) feet along said northerly line of Main Street to a point; thence running N. 7° 31’

41” E A Distance of one hundred sixty-two and 98/100 (162.98) feet along said land now or formerly of Bangle to the point of beginning. The improvements thereon being known as 304 -306 Main Street, Springfield, Massachusetts - 01105.

Premises to 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 **Ten Thousand Dollars (\$10,000.00)** by certified or bank check will be required to be paid by the purchaser at the time and place of sale. High bidder to sign written memorandum of sale upon acceptance of the high bid. The balance of the purchase price is to be paid by certified or bank check at Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530, within thirty (30) days from the date of the sale. Deed will be provided to purchaser for recording upon receipt in full of the purchase price. In the event of an error in this publication, the description of the premises contained in said mortgage shall control.

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

Athene Annuity and Life Company
Present holder of said mortgage
By its Attorneys,
Friedman Vartolo LLP
1325 Franklin Avenue,
Suite 160
Garden City, NY 11530
10/21, 10/28, 11/04/2026

**Commonwealth of
Massachusetts
The Trial Court
Probate and Family Court
Hampden Division
Docket No.
HD26P2109EA
Estate of:
Simone M. Monteiro
Date of Death:
August 17, 2026
INFORMAL PROBATE
PUBLICATION NOTICE**

To all persons interested in the above captioned estate, by Petition of Petitioner **Chris Monteiro of Southport, CT**

a Will has been admitted to informal probate.

Chris Monteiro of Southport, CT has been informally appointed as the Personal Representative of the estate to serve **without** surety on the bond.

The estate is being administered under informal procedure by the Personal Representative under the Massachusetts Uniform Probate Code without supervision by the Court. Inventory and accounts are not required to be filed with the Court, but interested parties are entitled to notice regarding the administration from the Personal Representative and can petition the Court in any matter relating to the estate, including distribution of assets and expenses of administration. Interested parties are entitled to petition the Court to institute formal proceedings and to obtain orders terminating or restricting the powers of Personal Representatives appointed under informal procedure. A copy of the Petition and Will, if any, can be obtained from the Petitioner.

10/21/2026

**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.
HD26P2219EA
Estate of:
Ronald Anthony Ruell
Date of Death: 10/10/2024
CITATION ON PETITION
FOR FORMAL
ADJUDICATION**

To all interested persons:
A Petition for **Formal Appointment of Personal Representative** has been filed by **Michelle C Ruell of Indian Orchard, 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 **Michelle C Ruell of Indian Orchard, 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 11/13/2026. 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 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. **Claudine T. Stoumestre**, First Justice of this Court.

Date: October 16, 2026
Rosemary A Saccomani,
Register of Probate
10/21/2026

**Town of Ludlow
LEGAL NOTICE**
The Select Board of the Town

of Ludlow will conduct a public hearing on **Tuesday, November 3, 2026, at 6:45 p.m.** in the Select Board’s Conference Room, Town Hall, 488 Chapin Street, Ludlow, MA. The hearing has been scheduled for the proposed adoption of percentages of the local tax levy to be borne by each class of real and personal property for the taxable year ending June 30, 2027.

The Board of Assessors will be available at this hearing to provide information and data relevant to the fiscal effect of “Classification and Taxation of the Property According to Use”

William Rosenblum, Chair
Ludlow Select Board
10/21, 10/28/2026

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.

NOTICE

ERRORS: Each advertiser is requested to check their advertisement the first time it appears. This paper will not be responsible for more than one corrected insertion, nor will be liable for any error in an advertisement to a greater extent than the cost of the space occupied by the item in the advertisement.

The Ludlow Register OBITUARY POLICY

Turley Publications offers two types of obituaries.

One is a free, brief **Death Notice** listing the name of deceased, date of death and funeral date and place.

The other is a **Paid Obituary**, costing \$275, which allows families to publish extended death notice information of their own choice (with a word limit of up to 500 words) and may include a photograph. **Death Notices & Paid Obituaries** should be submitted through a funeral home to: obits@turley.com.

Exceptions will be made only when the family provides a death certificate and must be pre-paid.



haluchsmemorials.com

**Cemetery Memorials + Markers
Granite Benches
Religious Statuary + Outdoor Display**

RAY HALUCH INC.
1014 Center St | Ludlow, MA | 583-6508

LUDLOW MEMORIAL COMPANY INC.
Celebrating over 60 Years in Business ~ The Trusz Family

- ❖ Benches ❖ Statues ❖ Monuments ❖ Custom Design Work
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201 East Street, Ludlow, MA 01056
www.ludlowmemorialcompany.com ❖ 413-589-7564

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ty members supported the fundraiser through sponsorships, as well as raffle and auction donations.

The entertainment lineup for the event featured performers scheduled by FunnyRaising Comedy Shows. Comedians included Jess Miller, Jody Sloane, and Max Dolcelli.

“Thank you so much to everyone who came out and supported this incredible organization. You were so fun,” Miller posted to social media following the event. “Thank you, Ludlow Country Club, for hosting.”

Feed the Kids is a local nonprofit group consisting of

volunteers from throughout the Pioneer Valley who are committed to ensuring that children in the region don’t go hungry.

Through its annual charity golf tournament and auction, the group raises additional funds to support the efforts of local organizations.

To learn more about the group and how you can help local kids in need, visit www.feedthekidsgolf.com.

For more information about FunnyRaising Comedy Shows and its efforts to give back to the community, check out www.funny-raising.com. The group has supported fundraisers across western Massachusetts.

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but two distinct, separate pages, so you need to make sure that you’re taking a look at all of that and when you’re submitting it in the ballot machine, you need to insert two pages, not just one, as is usually typical.”

The board also received a number of applicants to be appointed as Election Workers. A motion was made to appoint the first and second candidates on the list, and Alves noted that two of the other applicants were not town residents.

Select Board member Manuel Silva deferred to the submissions by the Town Clerk, but member James Gennette pointed out that there was no stamp from the Town Clerk’s office, and so the board had no indication that the Clerk had received the applications.

“I think the process needs to be adhered to,” Gennette said. “Especially in today’s day and age.”

The board elected to wait for confirmation from the Town Clerk to verify that she reviewed the applications and that the town can appoint election workers that live in different municipalities. The board voted unanimously to refer the Election Worker appointments to the Town Clerk.

An exception was made for the application by Kacey Bailey, whose application was filed with a letterhead from the Clerk’s office, and who was confirmed as a resident in town.

If you have any further questions about registering for, voting in, or working as an Election Worker for the upcoming elections, you can call Town Hall at 413-583-5600.

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 a.m.
Tuesday 8 a.m.
Wednesday No Mass
Thursday 6 p.m.
Friday 6 p.m.
Saturday 4 p.m.
Sunday 8:30am (English) 10:15 a.m. (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, Oct. 21 – Daily Mass – 7:30 a.m. (C),
Holy Mother Choir – 4:30 p.m. (C)
Thursday, Oct. 22 – Daily Mass – 7:30 a.m. (C)
Friday, Oct. 23 – Daily Mass – 7:30 a.m. (C)
Saturday, Oct. 24 – Men’s Ministry - 7:30 a.m. (JR),
Confessions – 2:30 p.m. (C),
Saturday Vigil Mass 4 p.m. (C)
Sunday, Oct. 25 – Sunday Masses at 7:30 a.m.,
9:15 a.m., 11 a.m., 5 p.m. (C), Faith Formation Pre
K-Gr. 2 - 10:15 a.m. (FLBH), Lifeteen – 6 p.m. (ER)
Monday, Oct. 26 – Daily Mass – 7:30 a.m. (C),
Faith Formation Gr 3-5 – 4:30 p.m. (FLBH),
Faith Formation Gr 6-8 – 6:30 p.m. (FLBH)
Tuesday, Oct. 27 – Daily Mass - 7:30 a.m. (C),
Middle School Youth Ministry – 3:30 p.m. (ER),
St. Rita Choir Rehearsal – 6:30 p.m. (C),
Bereavement Support Group – 6:15 p.m. (ER)

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 DeOliviera
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 office
Office hours Monday & Wednesday 10 am to 2 pm
Reverend Darcy Borden, Pastor
413-285-3069

Call her at other times to make an appointment
Sunday Worship at 10 am alternating weekly with
Grace Union Church, Wilbraham
Check our Facebook page or website for the
schedule of worship and events
<https://www.facebook.com/firstchurchludlow>
Website: www.ludlowfirst.com

