



Neighbor to Neighbor

Published by Anne M. Paquin Since 1983

64 Hardy St., Dunstable, MA 01827

(978) 419-1914

E-mail: anne@neighbortoneighbornewsletter.com

www.neighbortoneighbornewsletter.com

Celebrating 40 Years of Service!

Issue # 430 • November 2023

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COFFEE WITH THE TOWN ADMINISTRATOR

Have a question about Town government? Need help with Town services? Want to learn more about what the team at Town Hall is working on? Join the Dunstable Town Administrator Jason Silva for coffee and conversations at the Farmhouse Cafe, **Thursday, November 16 from 10 AM to 11 AM.** The coffee is on him!

TEMPORARY TOWN CLERK

Brynn C. Durno - email - townclerk@dunstable-ma.gov
Office hours are Tuesday's 1pm - 4pm, Thursday's 9am - 12pm.
I am available by appointment for notary services and marriage intentions. **Emails and phone calls will be answered throughout the day REGARDLESS of office hours.** As I am a full-time clerk in Pepperell I am able to help with many things for Dunstable from Pepperell.

Special Town Meeting – Monday, November 13, 2023 at 7pm held in the Swallow Union School Gym

To review the Town Meeting Warrant, visit <https://www.dunstable-ma.gov/town-clerk>. It's also available for review at Town Hall, Library, Post Office, & the PD.

For vote by mail application <https://www.sec.state.ma.us/divisions/elections/download/vote-by-mail-applications/vote-by-mail-paper-application-2023.pdf>

The last day to register to vote for the Special Election will be November 20, 2023. Check your voter registration status here: <https://www.sec.state.ma.us/voterregistrationsearch/myvoter-regstatus.aspx>

Special Town Election, Thursday, November 30th from 12-8pm at the Dunstable Public Library,

• **DOG LICENSES** All dogs, 6 months and older must be licensed. **FEES:** Female spayed \$6, Male neutered \$6. Female not spayed \$10 and Male not neutered \$10. Seniors age 70 and older have the fee waived pursuant to a town meeting vote, but the dogs must still be licensed. **Remember:** A copy of a current rabies certificate must be on file with the town Clerk.

REQUEST FOR DOG TAG NUMBER

Note: This is not a dog license application

Name: _____

Phone #: _____

Dog's Name: _____

Requested Dog Tag #: _____

Do not send a fee with this form. You must still complete a dog license application. In the event of multiple requests for this number, a drawing will be held by the Dog Officer. Requests must be in by 12/14/23. No number higher than 500.

Send completed form to:

Town Clerk, Town Hall, 511 Main St., Dunstable, MA 01827

IN MEMORY OF

Leslie J. (Parker) Horton
Patricia Swett-Carey
Gerard "Jerry" O'Coin

SCOUTING FOR FOOD

CUB SCOUT PACK 28 will be collecting food for Scouting for Food on **November 11th**. Scouts were scheduled to distribute door tags requesting donations on November 4th and ask that any donations be placed at the end of the driveway or other visible location by 9am on November 11th. **Scouts will be picking up donations between 9am – 12 noon, on November 11th** and bringing them to the Dunstable church for sorting prior to distribution to a local food pantry.

If you did not receive a tag, you are more than welcome to drop off donations at the church between 9-12 on Saturday, November 11th. We will have representatives there to receive them. **Thank you.**

DUNSTABLE TROOP 28 WREATH SALE



Troop 28 Dunstable has officially kicked off its 2023 Wreath Fundraiser. Proceeds for the fundraiser go directly to support the Troop and its activities throughout the year.

This year, there are two options for purchasing wreaths.

1) Scouts will be selling plain small (22") and large (36") wreaths to their local neighbors, family, and friends. **Also, there will be two in-person sales days at the Dunstable Evangelical Church (518 Main St.) on November 25th at the Dunstable Journey/Jingfest on December 2nd.**

2) Decorated wreaths and a variety of other arrangements can be purchased online: <https://threeriversfundraising.com/fundraiser/bsa28ma-w23>. Please use Group Code B976AE when prompted by the ordering system.

Thank you for supporting Troop 28 Dunstable!

NOTICE FROM TOWN EXEC. ASSIST

Please note, we've changed the email address for you to send Meeting Postings/Agenda's. Please send them to agendas@dunstable-ma.gov or for those of you on Town Email, it's in the Global Address book as "Agendas". Thanks for your patience, this will be the permanent location to send Meeting Postings/Agendas moving forward. Please contact Sue Fayne for **Open Meeting Law Posting Requirements**
Sue Fayne Exec. Assist. to Town Administrator & Board Of Selectmen; Assist. Treasurer/Collector; Assist Town Clerk Town of Dunstable P: (978) 649-4514 x224 E: sfayne@dunstable-ma.gov

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Hello Neighbors,

'Tis that time of the year where we hope we can rally together as a community to help our neighbors in need. How do we do that you might ask? You help us reach our goal of collecting 2,023 pounds of donations for the PACH food pantry at West Auto Repair as we head into the end of the year.

PACH is our local food pantry located in Pepperell, MA that services Dunstable and Pepperell families during difficult times. Every year for the Thanksgiving and Christmas holiday the food pantry goes above and beyond and offers holiday meal assistance to families in need so they can have a special holiday meal.

There are blue PACH collection bins located in the front lobby and outside the front door at **West Auto Repair, Inc. located at 30 Pleasant St. in Dunstable, MA.** The office is open Monday-Fridays 8AM-5PM and if you stop by after hours or on the weekends please feel free to leave any donation for PACH in the blue bin located outside the front door.

At this time of the year PACH is especially in need of side dishes such as stuffing and potato mixes, bread mixes, canned vegetables, flour, sugar, pasta and rice mixes. They also are requesting donations of coffee and tea and canned fruit. In addition to the aforementioned items the pantry can always use personal care items such as shampoo, conditioner, body washes, soap, laundry detergent and paper goods such as napkins, toilet paper and paper towels.

We have had a tremendous outpouring of support these past few years as we aim to hit our year end collection challenge. 2,023 pounds of donations is not an easy task to achieve but we know we have an awesome community of supporters to help us meet this challenge and help those less fortunate than us.

From our family to yours we wish you a happy and safe holiday season.

Your friends at West Auto Repair



Again this year **West Auto Repair, Inc.** will be a **Toys For Tots** collection site. Starting on **Monday, November 13th** and **collecting through Friday, December 15th** the Toys for Tots collection box will be set up in the office of West Auto Repair located at 30 Pleasant St. (a/k/a Route 113) in Dunstable, MA. The office is open Monday - Friday 8AM 'til 5PM.

No appointment is needed, please just stop by and leave any unwrapped toys in the collection box. *Historically there has been a shortage of donations for children in their pre-teen years so please keep that in mind when considering what toys/gifts you might donate to this program.*

We look forward to seeing you all during this upcoming holiday season and we thank you in advance for your support. *Should you have any questions relating to the Toys for Tots program please feel free to contact our local Toys for Tots representative, Anna at 978-376-6542 and she can answer any questions you might have.*

*Wishing you and yours the happiest of holidays.
The West Family*



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Neighbor to Neighbor
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Total Circulation is now 6,616 which includes Dunstable and Tyngsborough.

DRLT CALENDARS FOR SALE!

The Dunstable Rural Land Trust Calendars are in and going fast!!! They can be purchased at the Rose of Sharon at Blossom Hill, Tully Dairy Store, Farmhouse Cafe, Dunstable Library, Wickham & Willoughby and the General Store. Or, contact Patti Starbird at 978-649-6003. \$15 each

DUNSTABLE VETERAN SERVICES OFFICE

First, I want to make a correction from my last month entry. I mistyped the VA website. It is VA.Gov

Did you know that there is an "Armed Forces Vacation Club"? They have huge discounts for all military vets for vacations all over the world. Simply Google the name "Armed Forces Vacation Club" and let me know how it works out for you.

This month I would like to give recognition to those vets I have in the Dunstable database who were born for each month but have since passed away. This month I like to honor the following:

Thomas A. Deshler 11/9/1925-12/24/1995 USMC WWII
Jarl R. Ekstrom 11/4/1926-2/11/2015 USA WWII
Ed Fahy 11/13/1945-9/28/2006 USA Vietnam
Wayne C. Gouliaski 11/30/1947-9/22/2012 USA Vietnam
Lloyd L. Grant 11/11/1946 - 12/02/22 USN Vietnam
Ralph J. Sabatino 11/16/1921-4/9/2015 USA WWII
Paul C. Staples 11/30/1926-12/1/2014 USN WWII
Michael A. Udot 11/24/1928-4/5/2017 USA WWII

Our many thanks to those who went the extra step to serve their country.

As always, if you know of any Veteran or family member of any veteran who might need assistance please contact me. I am normally available from 10:00AM to 2:00PM on Mondays almost every week. You can call or text on my cell and leave a message 978-496-0985 or send me an email anytime at VSO@Dunstable-ma.gov. God Bless.

Joe Dean (Former USMC Sgt, Retired USAF Capt.)
Dunstable Veteran Services Officer

Proudly serving those who have served

HELP US MAKE

THE MCLOON BARN HOLIDAY WREATH

We are looking to have some fun with volunteers making the big **7 foot frame wreath** to decorate the McLoon Barn for the holidays. We harvest local greenery and will decorate it inside a warm space. **Please contact Kap Siddall at 978-761-6646 if you would like to help.** Wreath building will take place the week of November 13th. Refreshments provided.

Dunstable

Volunteer Firefighters Association

We do hope to see
you out along the parade route!

SANTA PARADE

Sunday, December 17, 2023

Parade starts at 11:45AM. **Parade Route:** Starting at Dunstable Fire Dept., L. on Pleasant St., L. on Pond St., R. on Parkhurst St., L. on Pond St., L. on Pleasant St., L. on Cross St., L. Groton St., L. on Hall St., R. on School St., L. on Groton St., R. on Kemp St., R. on Adam St., L. on Route 113 in Pepperell, R. on East St., in Pepperell, Continue onto river St., R. on Hollis St., L. on Fletcher St., L. on Main St., R. on Century Way, Back to Main St., L. on Main St., L. on Mill St., Cross Main St. to Oak St., L. on Depot St., R. on Main St., L. on High St., R. on Thorndike St., R. on Forest St., across Route 113 to middle section of Forest St. across Lowell St. to Forest St. (up the hill), at the end of Forest St., Turn around at Valley St., L. on Lowell St., Merge onto Main St., L. on Pleasant St. and L. into Dunstable Fire Department.



COMMUNITY CARES CORNER

Inside our waiting area at **West Auto Repair, located at 30 Pleasant St. in Dunstable, MA**, we have our community cares corner. **This is open year round!** **Here you can drop off your pop tabs** from carbonated beverages, pet food cans etc. which are **donated to Shriner's Children Hospital.**

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NOMINEE REALTY TRUST AND THE SCHEDULE OF BENEFICIARIES

By Edward H. Adamsky

Nominee Realty Trusts, used primarily in Massachusetts, are a weird and misunderstood planning tool. The so-called "Trustees" hold title to property but act only at the direction of the Beneficiaries, so it is an agency agreement rather than a true Trust. Nominee Trusts were used mostly before 2003 as the law used to require that the full terms of a trust had to be recorded at the Registry of Deeds. Most people don't want their estate planning trust to be a public document, so Lawyers used the Nominee Trust which didn't reveal any private information. With the law change in 2003 trusts no longer have to be recorded so there is little need for the Nominee Trust anymore.

A major benefit of the Realty Trust was that although the Trust was recorded at the Registry of Deeds, the names of the Beneficiaries were not revealed in the Trust. They were written on a separate "Schedule of Beneficiaries" which was not recorded. The trouble is that those Schedules often got lost. If you cannot get a copy from the drafting attorney, then no one knows who the beneficiaries of the Trust are, and you have to fix that problem somehow.

If all of the relevant people agree to what the original schedule of Beneficiaries must have said, then they can create a new one. The schedules are usually signed by the Beneficiaries so if they are all together, they can create a new one. Often the beneficiaries would be the children or perhaps a Living Trust would be the beneficiary. Either way, after the original creators of the Trust have died, a new Trustee needs to be appointed (if the Trust terms don't appoint one) and the Beneficiaries have to be determined so the Trustee can be told what to do by the right people.

What if it is not clear who was supposed to be the beneficiary, or if the family disagrees? The confusion or disagreement can be solved through negotiation or mediation. If the parties cannot agree, then they may be forced to go to court and have a judge decide. It will usually be the family of the creator of the Trust who has standing to bring the matter to Court. Of course, it is cheaper and quicker to stay out of Court so it's best if the family can reach an agreement and put it on paper and then move forward with selling or transferring ownership of the property to the rightful beneficiaries.

If you or someone in your family has property held by a Nominee Realty Trust, please look for and find that Schedule of Beneficiaries, and make some extra copies of it. If you cannot find it, please go see an Estate Planning Attorney who can try to help you create a new one (if everyone agrees) or to deal with the problem if there is a dispute.

TRASH & RECYCLING PICKUP

The Board of Health increased the yearly subscription to \$360.00 This is an increase of an additional \$5.00 per month. The additional cost will allow us to continue to bring you the best service available at a still affordable price. **This is the first increase since the beginning of our program five years ago.**

New Subscriptions

You may pay on line on the town webpage www.dunstable-ma.gov and choose online payments. Scroll down halfway to Trash-Board of Health. You may mail a \$360.00 check made payable to the Town of Dunstable to P.O. Box 268, Dunstable, MA 01827. Please make sure your name, address, phone number and email are included. You may drop off a check or cash at the Town Hall Monday-Thursday (upper level) 9:00-4:00 p.m. **Please write Joan – Trash Payment on your envelope. Please make sure your name, address, phone number and email address are included.**

Overflow bags can also be purchased online or at the town hall for those times you may have extra trash that will not fit into the trash container. The cost is \$3.00 each, sold in rolls of 5 for \$15.00. Bags may be picked up at the town hall Monday-Thursday 9:00 a.m.-4:00 p.m. **Bring a copy of your receipt if you paid online.**

If you need to reach us for any reason, please email us at jferrari@dunstable-ma.gov You may also leave a message at 978-649-4514, Ext. 229. Thank you, Joan Ferrari, BOH Admin Asst.



ALL INVITED!
DUNSTABLE'S 2023
JOURNEY & JINGLEFEST
SATURDAY, DECEMBER 2ND
IN 'DOWNTOWN' DUNSTABLE

Mark your calendars and be sure you don't miss this year's Journey and Jinglefest! We've added lots of new events to make it a day to remember.

At the **Swallow Union School**, stroll through the expanded **Craft Fair** for unique, handmade treasures, and check a few things off your shopping list. We'll also have dozens of local, hand crafted items and artwork for bid at a silent auction.

In **Dunstable's Town Hall**, the Dunstable Theater Collaborative will present their heartwarming and fun show **'A Christmas Carol: The (One-Man) Radio Show'**. You can order tickets here: <https://www.dunstabletheater.org/events/>. Downstairs, be a judge and vote for your favorite **Mac and Cheese** dish at the cook off; plenty of samples for everyone. Outside Town Hall refreshments will be served against a backdrop of holiday songs sung by local children and Girl Scout troops. Be sure to try your skills at the **'cookie fling'** to Santa, too. And, check out the snowman contest on the Town Hall's front lawn.

At the **Dunstable Church**, children can make a **seasonal craft with Santa's elves** and visit with the **Big Man himself!** Parents, remember to bring your cameras for this great photo opportunity with Santa. In addition, don't miss the children's art show in Fellowship Hall. Fellowship Hall is also where we'll be displaying entrants for the gingerbread house contest and holding cookie decorating 'classes' for children. Outside the church, you'll have the chance to stop and enjoy beautiful Christmas music provided by the church band.

The annual **Journey to Bethlehem** will take place on the **Town Common**. 'The Journey' is an outdoor guided walk and mesmerizing step back in time, where you can trace the steps of Mary and Joseph through Nazareth and Bethlehem. As you walk down candlelit paths, you'll meet Shepherds and Wise Men, and see if there is room in the Inn. You can also enjoy the Christmas carol presentations, view barnyard animals, and warm yourselves by the fires as you journey to see the Baby Christ. **Arrive anytime between 5:00 PM and 7:00 PM, and allow 30 minutes for your journey.** Be sure to allow time to stop by the **Boy Scout Troop 28 campfire** beforehand to enjoy cooking your own **S'more treats**, too.

And this year, we are thrilled to have some local merchants helping by making donations toward our costs or participating in our event. Please check our website to see which local business are helping, and give them a big 'thank you'. **The Tully truck** will be at our event, and we'll have a **candlelit path to the Wickham and Willoughby Book Store** as well as to the **Farmhouse Café** for your Christmas shopping or to grab a bite.

To wrap up the day's events, shortly after 7PM, we'll be captivated by a choral performance as they sing traditional Christmas carols in the church sanctuary.

For more information, to view the event schedule or to sign-up for contests, donate food or support the charities that we are fundraising for and to volunteer - **please visit our webpage at JourneyJinglefest.com** or send an email to us at JourneyJinglefest@gmail.com.

Do you have some news or do you want info about advertising in Neighbor to Neighbor?
The deadline is the 10th of each month for the upcoming issue. If you missed this date please get in touch as soon as possible.
Email: anne@neighbortoneighbornewsletter.com

PACH PEPPERELL FOOD PANTRY

PACH provides food, paper goods and personal care items. **Anyone in need of this service, please do not hesitate to call 978-925-9770** or go online to www.pachoutreach.org **This is open to Dunstable residents.** PACH is located at **66 Hollis St.,Pepperell.** Hours of operation Tues 5-7pm, and Thurs. 2-4 & 5-7pm.



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BOOK GROUP MEETINGS

Held the 3rd Saturday of each month, at 10AM at the Dunstable Library. **THESE MEETINGS ARE OPEN TO THE PUBLIC.**

• **November 18 The Dancing Girls by M. M. Chouinard**

A serial killer obsessed with dancing is hunting undetected... When loving wife Jeanine Hammond is found dead in a Western Massachusetts town, the strange circumstances of her death motivate newly promoted Detective Josette Fournier to investigate the case herself, despite her new responsibilities as lieutenant.

Books are available for pick-up at the Dunstable Library.



DUNSTABLE COUNCIL ON AGING NEWS

Dunstable Council on Aging Barbara Martin chairman; Mary Dow secretary; Donald Pottle, Joan Simmons, and Jean Haight.

Assistant to the Elderly Anne Fenochetti 978-649-4514 # 223
afenochetti@dunstable-ma.gov

Office Hours: Wednesday 8:30 – 1:30 & Thursday 8:00 – 1:00

The Mission of the Dunstable Council on Aging is to serve as a supportive family resource as emerging needs of Dunstable residents become more complex; and to advocate for and provide, in a cost-effective manner, a safe, congenial environment where seniors may participate in social, educational, and cultural programs reflective of their needs. **Feel free to give us your ideas.**

LUNCHES FOR NOVEMBER AT THE DUNSTABLE LIBRARY

- **November 1**-Pizza, tossed salad, and dessert
- **November 8**- **Breakfast sponsored by the Dunstable Fire Dept.**
- **November 15** - **Traveling Chef**- Grilled Cheese and the fixings, and dessert
- **November 22** - **No meal this day, Thanksgiving week**
- **November 29**- **AgeSpan**, Grilled Chicken w Scampi Sauce, rice pilaf, creamed spinach and cake

Please let Anne know 1 week ahead if you would like to join the Seniors for lunch. Come and take part in cribbage, dominos, and scrabble groups that are on hand each week.

• **Bone Builders** Led by Brian O'Donnell and Linda Gill, is held on **Wednesdays from 10:30 to 11:30 and Fridays from 11:00 – 12:00 at the Dunstable library.** Bone Builders is a FREE, low impact, balance and strength training exercise program. Please drop in if you are interested in joining.

• **Dean Lotito, Tech Specialist** will be available for the Seniors on **Wednesday, December 6th, 4 from 10-noon. Please make note, Dean is at the Library the 1st Wednesday of each month.** No appointment necessary. Bring your phone, tablet or laptop.

MEDICARE OPEN ENROLLMENT

During the Medicare Open Enrollment Period
October 15–December 7

you can join or switch Medicare health and drug plans or switch to Original Medicare.

SHINE COUNSELOR AVAILABLE NOV. 29TH

A SHINE (*Serving the Health Insurance Needs of Everyone*) counselor is coming to the **Dunstable Library on Wednesday, November 29, 2023 from 10-noon.** Individuals or couples can meet with the counselor in ½ hour increments beginning at 10:15am. **To schedule an appointment call Anne at 978-649-4514 ext 223 or email at: afenochetti@Dunstable-MA.gov no later than Wednesday, November 22, 2023.**

If you need help before November 29th, you can reach a local SHINE office, call 1-800-243-4636. You can also explore the website for helpful Medicare information. There is no cost for any assistance from SHINE. www.shinema.org

Important Numbers at a Glance

Anne Fenochetti COA	978-649-4514 #223
Non emergency Police	978-649-7445
Non emergency Fire Dept.	978-649-6661
Nashoba Nursing	978-425- 6675
PACH	978-925-9770
SHINE	1-800-243-4636
Elder Abuse Hotline	1-800-922-2275

DUNSTABLE FREE PUBLIC LIBRARY

588 Main St. 978-649-7830

For more library information go to

www.dunstable-ma.gov click on library

Mary Beth Pallis - Director – mpallis@dunstablepl.org

Karen Debreceni - Children's Librarian kdebreceni@dunstablepl.org

LIBRARY HOURS: Tues 3pm-8pm; Wed 10am-2pm;
Thurs 10am-6pm; Fri 10am-2pm; Sat 10am-2pm

Like us on FACEBOOK to receive program updates!

www.facebook.com/pages/Dunstable-Public-Library/

•**Community Room Artist** Check out the wonderful new artwork done by Alice Snizek. She has a fantastic collection showing in the community room!

•**Grief Counseling** Every first Tuesday on the month, grief counseling will be provided by Nashoba Health. This will take place in the community room from 3:30 to 4:30pm.

•**Preschool Story Hour** Please come in with your 3, 4 or 5 year old for story hour. Story hour is held on Thursdays and Fridays. We will meet from 10:00am – 11:00am. The program includes stories, songs and a craft or activity. Join the fun!

•**Homework Club** The library is offering homework help every Tuesday night from 5:30pm – 6:30pm for the school year. This is a free service for children from Kindergarten to High School. Honor Students from local high schools are available to help the children. These students help children understand their math homework and more. EVEN if they don't have homework, students can help them in any subject they are struggling with. If your child is attending, please call between 3:00pm and 5:00pm so we can be sure a student will be here for your child.

•**Pre-teen and Teen area** If you have any games such as Uno or trivia that you would like to donate, we are setting up an older kids gathering space in the library. We have comfy chairs and some activities but would like to add more. Thank you!

•**Book Club** The book club will take place every 3rd Saturday of the month at 10:30am. Email Sue Tully SJT0213@verizon.net or check out the display at the library for more info. The DPL can put a book on hold for you!

•**Chapter Book Reading** Mrs. D will continue reading from a chapter book each Tuesday night at 6:00 pm. Please join her on dpl facebook live to listen to the story. Any suggestions for favorite chapter books will be appreciated.

•**Teen Hang Out Space!** Every first and third Tuesday from 3:00 to 4:00pm, teens can come to their own special space in the library and create art, poetry or play games. Come in and give it a try!

•**Thanksgiving craft time** Tuesday, 11/14th at 4:00pm. We will be making several fun turkey projects! Sign up at the library or with kdebreceni@dunstablepl.org

•**Children's Activities for November** The library will provide several drop in projects at the children's table to do this month! Come in to check out all the crafts at the library!

Pre-teen and teen take and makes will also be in the teen section!

Town Hall is closed on Fridays

DUNSTABLE TOWN HALL DIRECTORY

Town Hall (978) 649-4514. The departmental extensions are as follows:

221 Town Accountant 222 Town Clerk 223 Council on Aging
224 Selectmen (handles many depts.) Also for Animal Control Officer.

After hours call Police at 978-649-8891. If emergency call 911

226 Building Inspector 227 Road Commission
228 Tax Collector/Treasurer 229 Board of Health
230 Conservation/Planning Board 249 Assessors, Water Dept

Please dial 0 if you need assistance.

Veteran's Officer 978-649-3919

POLICE NON-EMERGENCY 978-649-7445 POLICE & EMT 911

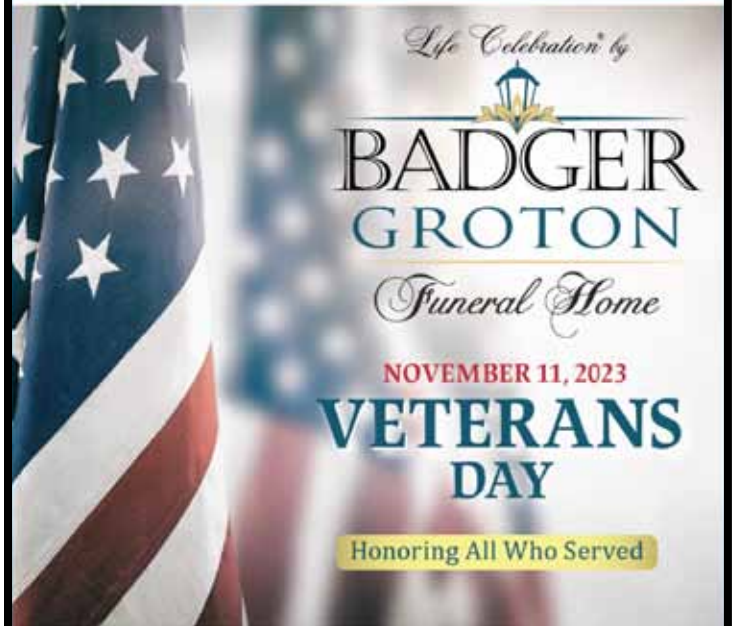
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THEATER NEWS

DUNSTABLE THEATER PRESENTS

Table Manners - a comedy by Alan Ayckbourn

Join **Dunstable Theater** for a hilarious comedy called *Table Manners!* In this play, Annie has arranged to spend an illicit weekend with her sister Ruth's husband Norman, and for this reason, suitably disguised, has asked her elder brother Reg and his wife Sarah to look after their widowed mother and the house. As it happens the seduction, thought or planned, by each of the six characters never takes place either. **This show is directed by Dunstable's Kevin Dumont.**

Show dates are November 9 & 11 at 7:30pm, and November 12 at 3pm Tickets are \$15, or \$10 for students and seniors. Thursday's show is a Donation Only show - come see the play for any price, including free! Tickets available at www.dunstabletheater.org
Dunstable Town Hall - 511 Main St., Dunstable, MA

DUNSTABLE THEATER PRESENTS

Finding Nemo, Jr.

Come support the Groton-Dunstable middle schoolers in their annual musical! This year's production will be *Finding Nemo, Jr.*, directed by Lorien Corbelletti, with Emily Stone as the Music Director. This show is a 60-minute musical adaptation of the beloved 2003 Pixar movie *Finding Nemo*. Marlin, an anxious and over-protective clownfish, lives in the Great Barrier Reef with his kid Nemo, who longs to explore the world beyond their anemone home. But when Nemo is captured and taken to Sydney, Marlin faces his fears and sets off on an epic adventure across the ocean. **Show dates are November 17 at 7pm, and November 18 at 2pm and 7pm.** Tickets are available at the door - \$10 for adults, and \$5 for students, children, and seniors.

DUNSTABLE THEATER PRESENTS

A Christmas Carol: the (one-man) Radio Show

Come enjoy one of Dunstable's treasured annual traditions! Now in its 4th year of production, watch as Dunstable's own Jon Swift takes on the role of Bob Bennett, a radio professional who discovers that he is the only one to show up for an annual radio

show of *A Christmas Carol*. Featuring over 20 different voices and many physical sound effects, this one-man-show is a spectacle to behold! We are proud to kick off the festivities at Dunstable's Jingle-fest on December 2nd: www.journeyjinglefest.com

Show dates are December 2 & 3 from 2:30-4pm at

Dunstable Town Hall. As a gift to the town, both shows are offered by donation, allowing people to pay what they can for a ticket, or even to come for FREE! Reserve your spots today, as space is limited: www.dunstabletheater.org

DUNSTABLE BOARD OF HEALTH RECYCLING

The Town of Dunstable Board of Health and Big Brothers Big Sisters Foundation and CMRK has created a partnership to allow residents to easily donate their clothing, textiles and small household items. CMRK has been collecting these items across Massachusetts for over 35 years. **Bins are located on Pleasant Street next to the Dunstable post office. Please drop off bagged clothing, sneakers, etc. and textiles only.** CMRK also accepts non-usable clothing and textiles. Please be sure they are bagged and not wet, moldy or soiled. **Do not leave any items, large or small, outside the bins.**

Donating clothing helps the environment, helps save taxpayers money and helps clean out your closets. Big Brothers Big Sisters Foundation will pick up bagged clothing and textiles but also will accept boxed small household items such as pots, pans, small decor and more! **If you have small items, many items or large items, PLEASE CALL 508-466-4590 to arrange a pick up** or schedule online at BBBSFoundation.org.

Do you have news for December? Or events coming up in early January? Would you like info about advertising?
Email: anne@neighbortoneighbornewsletter.com
or call 978-419-1914. If events are coming up before the next issue is out, I can place the info on www.neighbortoneighbornewsletter.com



Matt's Monthly Mechanical Memo

By Matt Manning

We rely on electricity to keep our homes safe and comfortable, but issues arise that can put family and home in jeopardy. Flickering lights might seem like a minor problem, but it could, in fact, be a sign of a much larger issue calling for pro help. Read on for some common causes.

If the flickering only happens in one light, a loose bulb or the wrong bulb type may be to blame. If lights frequently flicker, blink, or dim while certain appliances are running, overloaded circuits may be the problem. Faulty light switches can cause flickering by creating poor connections between a switch and a bulb.

Loose electrical connections in switches, outlets, and other areas can lead to a very dangerous overheating situation. Old and outdated wires, circuit breakers, and connectors should be immediately fixed by licensed professionals.

Until next month, stay comfortable. *Matt*

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TYNGSBOROUGH DUNSTABLE HISTORICAL SOCIETY



The Little Red Schoolhouse

64 Main St, Dunstable, MA (Route 113).

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• **PAWS FOUR THE CLAWS Holiday Open House/Fundraiser at the Little Red Schoolhouse, Saturday, November 11th, 10-5 and Sunday, November 12th, 11-4** This year we plan to hit our goal of \$100,000.00 in total donations since we started in 2017, thanks to everyone's PAWsome, continued support! Cash, credit card and PayPal accepted. *Our online sale on Facebook will follow the live event.*

• Then, on **Saturday, November 18th at 2pm** at the Little Red Schoolhouse, **Hear from Patricia Klee** about when there was a **Dunstable NH** and how that area became known as Nashaway, Nashville, and eventually Nashua, NH. Trish is an Alderman in Nashua with a special interest in the history of her city. She has lots of discoveries to share with us! This should be a fascinating conversation for anyone interested in our local history! All are welcome.

• Finally, we wrap up 2023 on **Sunday, December 3 at 6 pm** with our **ANNUAL MEETING AND A TRADITIONAL HOLIDAY POTLUCK SUPPER**. Enjoy great food and a good time with old friends and new, by the wood stove. – especially if *you're* there!

If you have questions, please contact Sue Psaladikis at 978-649-6005 or Lynda Justice 978 587-8423 or send an email to tyngsboroughdunstablehs@gmail.com.

Want to become a member, Membership Forms and more info is available at www.tdhistoricalsociety.org
Email address: tyngsboroughdunstable@gmail.com



THE HOPE AND HEALING ADULT GRIEF SUPPORT GROUP

We meet on the last Saturday of the month,
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at St. John the Evangelist, Old Parish Hall,
115 Middlesex Road, N. Chelmsford, MA 01879.



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Interim Pastor Bernie Michaud



Our Weekly Sunday Worship Services are at 10:00 AM

If you prefer to stay home, Services are available on line.

- **TO WATCH LIVE SERVICES** Log on to facebook and go to ECCT Church. Log in at any time to watch the recorded services.
- **NEW PARKING LOT** - Please enter and exit across from the Tyngsboro Fire Station. A walkway has been paved for easy access to our church.
- **SUNDAY SCHOOL** is available for Pre-School through High School from September until the beginning of June. Nursery care is available for toddlers. All toddlers and students are dismissed from church at 10:15am to go to their assigned area/class. We are blessed to have great teachers and many children of all ages to teach. If interested in more information call our office and leave a message or come join us some Sunday morning for church and see what our Sunday School has to offer.
- **LADIES BIBLE STUDY**- Tuesday mornings 9:30-11:30 am. The study is being led by our interim pastor's wife Diane. The women are currently studying Romans (Life Guide Studies), Becoming New in Christ. If you would like more information or would like to sign up for the study please call our office and leave a message. Someone will return your call.
- **MEN'S BIBLE STUDY**: Tuesday evenings at 6:30 pm. The men are currently studying 1 Corinthians. The study began on September 26th and is being led by Jim Politi. If interested please call our church office and leave a message.
- **PRAYER/PRAISE TIME - WEDNESDAY EVENINGS** - Please join us at 5:15 pm to 6:15 pm to pray together, to sing together, to care about each other, to support one another and to Praise God!!!

We were blessed to celebrate 6 adult and one teen baptism on October 8th.. A big thank you to Cornerstone Church in Westford for letting us use their baptismal tank.

Hanging of the Greens will be on **Sunday November 26th 10 am**. Come join us as the Sunday School students lead the congregation in a traditional Christian ceremony of decorating the church for the Advent and Christmas season.

Mark your calendars for special dates in December
Our annual Christmas Fair is on Saturday, December 2nd 9AM to 4PM. Great food, baked goods, craft vendors, kids Grab Bag. Come and ask to ring our church bell
We are still looking for a few craft vendors. Call Jim Politi 203-535-5982. Thrift Store will be open as well.

Be sure to look for our Christmas exhibit at the town **Festival of Trees November 24, 25, 26 & 30, December 1 & 2.** Christmas Services: Regular Sunday morning service on December 24th.

Christmas Eve service at 5pm.

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www.tyngsborocongregational.org

or please check our Facebook page for unexpected closure dates.

We wish everyone a blessed Thanksgiving!



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- The Wish Project, 166 Middlesex St., North Chelmsford, MA 866-947-4360 You can visit their website to fill out the donation form. www.thewishproject.org

Donation Hours: Tues. and Sat 9AM - 2:45PM

- Curbside pick-up now available for a fee with UTEC call 978-856-3997 or visit www.utecinc.org/mattress-recycling/

We recommend a quick google search to find other donation sites. You can give mattresses away via a local gifting group like Buy Nothing or Freecycle. If you are buying new, check with the retailer to see if they will recycle your old one.

When you contact a business or organization,
please tell them you've seen their ad or news in
Neighbor to Neighbor. They would like to know.

Thank you, Anne

TYNGSBOROUGH GARDEN CLUB



Dr. Richard Benfield, Professor Emeritus at Central Connecticut State University, gave a very interesting presentation on October 11 at the Community Room at Town Hall. Sponsored jointly by the Tyngsboro Public Library and the Garden Club, Dr. Benfield spoke about *Thieves, Charlatans and James Bond: the murky history of our top 10 plants*. Subjects covered included tea, tulips, breadfruit and rubber. Little did we know that Captain Bligh of Caine Mutiny fame, was actually on a search for breadfruit. We were even given an opportunity to taste it, as well as other things derived from the plants he discussed. The lecture was well-attended and informative.

On Tuesday, November 7, Make your own Triskele Holiday Ornament. The group will be making Triskele ornaments with a gardening theme for themselves and/or gifts 7-9pm, at the Evangelical Congregational Church Tyngsborough. One of our members will be leading the make your own ornament session.

On Saturday, November 18th Set-Up for Festival of Trees. 10-11am, at the Old Town Hall.

On Tuesday, **November 28th Greens Night from 7-9pm.** We will gather again with clippers and floral wire, to put together decorations for use around town.

New Garden Club members are always welcome and the public is invited to attend individual programs for a nominal fee of \$5. Unless otherwise noted, meetings take place at the **Evangelical Congregational Church at 23 Kendall Rd. and begin at 7 pm.** The membership year starts in September. **Club dues are \$25 for the membership year, prorated to \$15 for people who join in the second half.** For more information, please visit our new web site at <https://tyngsborogardenclub.org> or email us at tynggardenclub@gmail.com Linda Sheldon, President

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DUNSTABLE TYNGSBOROUGH LIONS CLUB



"We Serve" The Lions Club is a non-profit organization of men and women dedicated to serving communities locally and globally giving hope and impacting lives through humanitarian service projects and raising donations to support areas of need. We are currently looking for community minded members to join, please contact membership chair Joe Ward his contact information is below.

Officers for the 2022-2023 Lions Year

President: Laura Ward, 1st Woman President for this Lions Club which was formed in 1977; 1st Vice President/Treasurer: Kristine DeMonico; 2nd Vice President/Secretary: Meg DeMonico; Membership Chair: Joe Ward; LCIF Chair: Mark Alexander; Media/Marketing: Charline Vigna; Tail Twister- Jorg Skowranek; Lion Tamer- Richard Lowe

Anyone interested in joining the lions is asked to contact Joe Ward 978-930-1153. Our Regular Meetings are held on the first and third Tuesday of the month starting at 6:30 pm at **Princeton Station** 147 Princeton St., in N. Chelmsford, MA. Our Facebook Page is <https://www.facebook.com/DunstableTyngsboroLionsClub>

If you would like to make a donation, please send to: Dunstable Tyngsboro Lions Club, P.O. Box 93, Tyngsboro MA 01879

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- **Used Eyeglasses** are collected for refurbishment and distribution to less advantaged individuals around the world.
- **Used Hearing Aids** are collected refurbished or repaired and distributed to those individuals in need with limited ability to pay.
- **Can tabs** please place into bags before putting in the boxes.

Lion's collection boxes for eyeglasses, hearing aids and can tabs be located at: Tyngsboro Post Office- 353 Middlesex Rd Tyngsboro MA 01879; Tyngsboro Council of Aging Center - 169 Westford Rd., Tyngsboro MA 01879; Dunstable Town Hall - 511 Main St Dunstable MA 01827; Dunstable Post Office- 170 Pleasant St Dunstable MA 01827; Dunstable Library-588 Main St Dunstable MA 01827

We're thrilled to share that **Mark Alexander** from our **Dunstable-Tyngsboro Lions Club** has been honored with the 2022-2023 **District 33 N "Lion of the Year Award"** in recognition of Outstanding Service, Loyalty, and Devotion to Lionism. Our Past District Governor Tony Pecci presented Mark with the award during District 33N's First District Advisory. Our traditional pinning ceremony was conducted by our current 2023-2024 District Governor Liz Pettis. Congratulations, Mark! We're proud to have you as part of our Lions Club family.

Congratulations to **Mark Alexander**, **Dunstable-Tyngsboro Lions Club**, and **Katie Sirois**, **North Shore Lions Club**, who were presented Progressive Melvin Jones Fellowships during District 33N's First District Advisory for their service in 2022-2023 by Past District Governor Tony Pecci.

The Melvin Jones Fellowship was created in 1973 and takes its name from the founder of Lions Clubs International, Melvin Jones. It is an honor--not an award. The Melvin Jones Fellowship was established as the Lions Clubs International Foundation's (LCIF) highest form of recognition to acknowledge an individual's dedication to humanitarian service.

Great turn out at the Dunstable 350th Saturday night! We were excited to serve the town and have some fun. We cooked up some delicious hot dogs, hamburgers and chicken fingers. We appreciate all the additional support in this event!



**TYNGSBOROUGH/DUNSTABLE ROTARY CLUB
TYNGSBOROUGH SUSTAINABILITY COMMITTEE
TYNGSBOROUGH PUBLIC LIBRARY**

REPAIR CAFE WILL RETURN!

Wow! We had no idea how our first Repair Cafe would go and are blown away by how successful it was. 33 items were brought in by residents. Volunteers were able to repair 29 of those items! Lamps, watches, necklaces, clothing, sheets, curtains, a printer, a music box, record, DVD and cassette players, and several other items were successfully repaired.

Many thanks to the repair volunteers. Who knew Tyngsboro had such talented folks ready to help their fellow residents?

A big thank you to Christine McCarron, Rotary Club member, who generously offered The Beehive Co-Working Facility to host our first Repair Cafe.

Much applause to Keith Morse, Sustainability Committee Secretary and Rotary Club member, who imagined and led this into being. Well done, Keith!

And finally, thank you to our library director, Kathy Growney for her support and for working with library staff to create a "Library of Things," many items of which were used for several of our repairs and are **now available to the public to borrow for their own repairs.**

We don't know when we will offer our next Repair Cafe but we do know our volunteers and customers had fun and want another one so stay tuned!

TYNGSBORO-DUNSTABLE



Rotary is a global network of 1.4 million neighbors, friends, leaders, and problem-solvers who see a world where people unite and take action to create lasting change – across the globe, in our communities, and in ourselves.

If you would like to join a group of fellow residents who are giving back to their community and having fun, please be our guest at **Dream Diner in Tyngsboro on 1st and last Thursdays of the month at 8:00am. Second and third Thursday of the month, we meet at 12:00 at Dream Diner.**

If you are interested in membership, please call or text Ron Keohane (508)517-3895 or Brian Day-Lewis at (978)399-4952



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anne@neighbortoneighbornewsletter.com
www.neighbortoneighbornewsletter.com

Do you have a fundraiser, meetings, or events coming up in December or January? There are 6,624 issues of Neighbor to Neighbor sent out directly to homes and business each month in the towns of Dunstable and Tyngsborough. The news is placed FREE of charge on a first come first served basis. *If you have an event in early January, it is best to have it in the upcoming December issue.* **If you are thinking about advertising your business,** please contact me by email, I will send you a rate sheet which should answer most questions. **Issues are available to read online at www.neighbortoneighbornewsletter.com. You will also find more news and articles posted there.** I look forward to hearing from you soon. E-mail: anne@neighbortoneighbornewsletter.com or call (978) 419-1914. *Thank you, to all who advertise, submit news & articles and to those who read the issues. I hope you enjoy a Happy Thanksgiving with family and or friends. Sincerely, Anne*

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WAYS TO IMPROVE YOUR VERIZON.NET EMAIL EXPERIENCE

By Dean Lotito

Many residents have Verizon as their internet service provider. If your email address ends in "Verizon.net" then you were affected by the 2017 elimination of email support by Verizon. Many of you followed instructions and started using www.mail.aol.com to access your Verizon email account. However, the AOL Web interface is not the most convenient way to access email. It is a Web portal that does not allow sharing pictures or documents from your phone directly to an email.

There is a way to improve your user experience with your email account. Your iPhone or Android phone mail app can be configured to access your Verizon email.net email. This is also true for Windows and MAC computers. It involves using the Security tab in AOL.com to create an App Password and then configuring your email App to use AOL server settings and the "App password" you created. This will allow you to keep all your emails and access them from your phone or desktop App. The www.mail.aol.com portal will continue to work too.

Your contacts can be exported out of AOL and then imported to your new email App. This is a bit more complicated but can be done. Some people converted to yahoo email addresses because of an earlier Verizon notice. Yahoo.com email addresses can also be accessed on your phone. **Feel free to contact me if you are interested in making this change.**



DUNSTABLE EVANGELICAL CONGREGATIONAL CHURCH

518 Main St, Dunstable, MA 01827

www.dunstablechurch.org

978-649-6251

DECC is a caring community of faith where we are all on a journey together finding hope, purpose, connection, and wholeness as followers of Jesus. Wherever you are in this walk of life, we invite you to join us.

- **Sunday Morning worship service begins at 10:30 AM.** with Interim Pastor Doug Walker leading. You are welcome to join us anytime!
- **The fall Adult Bible Study Class continues weekly (except the second week of the month) beginning at 9:00am and will continue to the end of the year.** The Dunstable Church will hold an in-depth study of the Gospel of Matthew. This book was written to demonstrate to the Jews that Jesus of Nazareth is indeed the Christ, the fulfillment of their Scriptures. It contains the most thorough and organized presentation of Christ's teaching anywhere in the Bible. Like the ancient Jews, people today are looking for an understanding of why - or if - these long-ago prophecies matter. Join us to find out! Details and schedule will be posted under "Events" on our website: www.Dunstablechurch.org.
- **Our Intentional Interim Pastor**, Dr. Doug Walker, and his wife, Marsi, are continuing to get to know you all. Doug is available to meet and perhaps share a meal together on Sundays or Monday morning thru lunch time. Doug is usually in the church office on Monday mornings, so call the office (978-649-6251) to set up a time to get together or have a phone chat.
- **A Transition Team** is continuing to meet on the **first and third Sundays of the month** to study our church and its people, to prepare a church and pastor profile, and to establish a Search Committee. Anyone is welcome at these meetings. Check the church website for any updates.
- **Our special Thanksgiving Sunday service will be held on November 19th** and will offer another opportunity to donate dry & canned goods and personal care items for PACH, serving the needs of Pepperell and Dunstable. Please check the website for more information as time comes nearer. There will be more activities at DECC as part of the Jinglefest/Journey events on December 2nd and on December 24th, Christmas Eve. Stay tuned!
We look forward to seeing you at 10:30 AM on Sundays.
God bless you. We hope you are enjoying a beautiful, safe and healthy fall season.



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A STITCH IN TIME CRAFTING CIRCLE

When: 10:00 am – 12:00 pm Tuesday, November 14, 2023 &
 Tuesday, December 5, 2023

Where: **Florence H. Speare Memorial Museum, 5 Abbott Street, Nashua, NH.** Free parking is available behind the Speare Museum. Bring your craft for a relaxing morning in good company.

All are welcome! Details are available on our website at:
<https://www.nashuahistoricalsociety.org/events>.

BONE BUILDERS AT TYNGSBOROUGH SENIOR CENTER

Bone Building, for those afflicted with the disease of Osteopenia or Osteoporosis, is held at the Tyngsboro Senior Center on Mondays and Wednesdays at 9:00AM. The Model used is taken from Tufts University Research on Aging and has proven effective.

This class is currently on a wait list and requires a doctor's note to participate two times a week for a minimum of six months to be effective. For more information, please call Jean Jacoppi, Leader (978-649-9076).

STITCHERS

AT TYNGSBOROUGH SENIOR CENTER

Stitchers meets on Mondays from 10AM to 11:30AM in the dining room at the Tyngsboro Senior Center.

Recently, a sale of knitwear was held at The Fall Festival sponsored by the Friends of the Tyngsboro Elderly.

A big thank you to those who contributed to the sale. They were: Yolanda Carmona, Carol Sides, Lucy Foley, Mary Teixeira, Shirley Birchfield, Jackie Dawson, Sandra Price, Brenda Price, Maureen Baril, Ritva Ojanan, Beverly O'Leary, Mary Joy Gasda, and Jean Jacoppi.

The proceeds from the sale replenished our cabinet with all new yarn in seventeen vibrant colors. Our latest project includes lap robes, and Chemo hats and scarfs for Lowell General Hospital Cancer Center.

FRIENDS OF THE TYNGSBORO ELDERLY, INC.

is a 502(C) (3) Non Profit organization, originally the Friends of the Council on Aging, established in 1984. The mission of this group is to raise and provide funds for needs and activities at the Tyngsboro Senior Center. The Board meets monthly to plan activities. The members are President: Joe Jacoppi, Vice chair: Rich Magri, Clerk: Elaine Rivard, Treasurer: Carol Sides, Event Coordinator: Jean Jacoppi, and Board Members: Elaine Franks, Joanne Jean, Mary Basiliere, and Lee Poirier, PhD.

The Fall Festival and Knitwear Sale was recently held at the American Legion Hall where members of the Friends and guests were invited to a dinner served by Bianco Catering. Raffle Baskets, donated by some of the groups that use the senior center, Door Prizes from Dream Diner, Market Basket, and Sullivan Farms, along with the 50/50 Raffle and the Grand Prize Winners of the Grocery Give Away, were enjoyed by all.

Laura and Terry from Big Smile Entertainment Company, sang Broadway Hits that we all recognized as we sang along. Needless to say, yet another fun time enjoyed by our seniors.

We welcome all who wish to support our efforts by becoming a member. To Renew or become a new member, just fill out the Membership Form found on the Greeter Desk at the Tyngsboro Senior Center and mail it to us or place it in our mailbox in the coatroom at the center. For further questions, please call Joe Jacoppi (978-649-9076)

Neighbor to Neighbor

The deadline is always the 10th of the month, for the next month's issue. Email: anne@neighbortoneighbornewsletter.com or call 978-419-1914 for more information. Remember announcements can be sent in to be posted on my website's main page, anytime.

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St. Margaret: Tues. 4:30-5:30pm & Sat. 1-2 pm
St. Mary: Wed. 4:30-5:30pm & Sat. 11am -12 noon

• WEEKEND MASS SCHEDULE

St. Mary: 4pm on Saturday, 7am and 11am on Sunday
St. John: 4pm on Saturday, 9:30am and 6pm on Sunday
Also 12pm African Liturgy (2nd, 3rd and 4th Sundays)
St. Margaret of Scotland: 4pm on Saturday and 7:30 and 10am on Sunday

• **DAILY MASS SCHEDULE** Monday thru Friday
St. Mary at 7am • St. Margaret of Scotland 8am • St. John at 9am

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Start moving toward Retirement Security

It's not as well-known as Halloween, but National Retirement Security week happens every October – the third week, to be precise — and while it doesn't involve ghosts and goblins, it does deal with something even more frightening: the risk of not being able to enjoy a comfortable retirement. Through various events, this occasion highlights ideas about building retirement security. What steps can you take?

Here are some suggestions:

- Don't underestimate your longevity. Consider this: 65-year-old men can expect to live another 20 years, while 65-year-old women can anticipate almost 22 more years, according to the Society of Actuaries. And these figures are just averages, meaning you could well exceed these ages, perhaps by many years. So, in thinking about how much money you'll need as a retiree, be aware that you could spend two, or even three, decades in retirement.

- Don't underestimate health care costs. When you retire, some of your expenses — such as transportation, wardrobe and other costs associated with your career — will drop. Others will not and may even increase. Health care is a prime example: Many people assume that Medicare or their Medicare Advantage plan will take care of virtually all their health care costs in retirement, but that's not the case. Generally speaking, you could plan on spending \$4,500 to \$6,500 per year on health care costs during retirement, excluding the large expenses connected with long-term care. Your actual costs could be higher or lower, depending on your health, prescription drugs and supplemental insurance coverage, but make sure you plan for sizable health care costs in your projected retirement budget.

- Contribute as much as you can afford to your retirement plans. Try to put in as much as you can afford to your 401(k) or other employer-sponsored retirement plan and try to increase your contributions whenever your salary goes up. You may also be eligible to contribute to a traditional or Roth IRA, which offers tax benefits and a wide variety of investment options. (Contributions to a Roth IRA may be limited based on your income.) Once you reach retirement, you can still make some moves that could help boost your financial security:

- *Maintain an appropriate investment mix.* When you retire, you might be tempted to shift most of your portfolio into highly conservative investments to "lock in" gains and avoid being over-exposed to market volatility that could cause short-term losses. Yet, even in retirement, you should still own some growth-oriented investments that can potentially help keep you ahead of inflation. In fact, it's important to periodically rebalance your investments back to your preferred mix to avoid taking too much or too little risk, so you may want to consult with a financial advisor.

- *Identify a suitable withdrawal rate.* You don't want to take out so much from your portfolio each year that you run the risk of outliving your money. So, you'll want to determine an annual withdrawal rate that can reduce this danger. A common withdrawal rate to start retirement is 4%, but your own rate should be based on several factors: your age, size of portfolio, other sources of income and so on. It can be challenging to make all the moves necessary to help achieve retirement security — but it's worth the effort.

Content provided by Edward Jones for use by Jorg Skowranek, Local Edward Jones Financial Advisor Edward Jones, Member SIPC

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Officers of the American Legion Auxiliary Unit #247

President, Linda Small; Sr. Vice President-Ann Thellen;
Jr. Vice President-Michelle Lambert; Secretary/Treasurer-Diane DiLeo; Chaplain-LeeAnn Houle; Sgt at Arm: Jeanette Milsci.
E-Board: Kathy Oljey, Josephine Beauregard, and Annette Coles

We are holding a **CHRISTMAS RAFFLE** (To be drawn Wednesday, December 13th.) 1st Prize – Basket of Cheer, 2nd Prize – 40" Smart TV, 3rd Prize – Gift Cards, Scratch tickets & More Surprises. \$10 Donation = 15 changes to win. **Tickets-Payments Info: Diane DiLeo at 978-204-9329 (call/text)**

If you are interested in joining the Auxiliary, **contact Diane DiLeo at 978-204-9329** or email: ddileo1956@hotmail.com Our meeting in November is at Dave Coles' house and December is our Christmas Dinner at Princeton Station.

Starting January meeting the second Saturday at the Evangelical Congregational Church in Tyngsboro 11:00 am.

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POST OFFICERS: Commander: Robert Golas; Treasurer: David Coles; Secretary Rod Wood

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For more info please call Dave Coles at 978-551-1344.

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Show: **SIMPLE GIFTS**

Show Dates: **November 1 - 26, 2023**

November brings **Simple Gifts** to the Loading Dock Gallery in Lowell. A show of fine art and craft, **Simple Gifts** will inspire as you enter the holiday season. Celebrate friends and family with **Simple Gifts**. **Simple Gifts** range from bookmarks and ornaments to silk scarves and sculpture. For that generous host, consider candles, hand-thrown pottery, or a whimsical lamp. Scarves, hand dyed and hand-made, offer a colorful embrace. **Simple Gifts** also includes a selection of fine art for the wall. At **Simple Gifts** you'll find gifts for hosts, friends, and relatives. Pick something for yourself too.

Reach out. Refresh your spirit. **Simple Gifts** runs November 1-26 at Loading Dock Gallery, 122 Western Avenue, Lowell, MA. Open noon-5:30pm, Wednesday-Saturday; noon-4pm Sundays. For details, visit www.theloadingdockgallery.com.

Loading Dock Gallery is part of Loading Dock Arts, Inc., a 501c3.



LAWNDALE FARM 91 Frost Road, Tyngsboro, MA

A Visit with Santa, Hay Ride and More!

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TOWN HALL, 511 MAIN STREET
DUNSTABLE, MA 01827-1313
(978) 649-4514 FAX (978) 649-4371
Agricultural@Dunstable-MA.GOV**

Dear Dunstable Property Owner/Resident,

The Town has recently adopted the “Right to Farm Bylaw” and, as a result, we are distributing this annual notice, in conformance with the provisions of said bylaw.

NOTICE

In accordance with the Dunstable Right to Farm ByLaw, you are hereby provided this notice in your capacity as a landowner in Dunstable:

The following notification must be presented to the buyer(s) or occupant(s) of property in the Town of Dunstable not later than 21 days after a purchase and sale agreement is entered into, or prior to the sale or exchange of real property if no purchase and sale agreement exists, or prior to the acquisition of a leasehold interest or other possessor interest in real property located in the Town of Dunstable:

“It is the policy of the Town of Dunstable to conserve, protect, and encourage the maintenance and improvement of agricultural land for the production of food and other agricultural products and also for its natural and ecological value. This disclosure notification is to inform buyers or occupants that the property they are about to acquire or occupy lies within a town where farming activities occur. Such farming activities may include, but are not limited to, activities that cause noise, dust, and odors. Buyers or occupants are also informed that the location of property within the town may be impacted by commercial agricultural operations including the ability to access water services for such property under certain circumstances.

Date: _____”

The dated notification shall be delivered, signed by the seller/lessor, and filed with:

Agricultural Commission
Dunstable Town Hall
511 Main St.
Dunstable, MA 01827-1313

A copy shall be filed with the Board of Selectmen prior to the sale or prior to the occupancy under the lease.

A copy of the official notification form is enclosed for your convenience.¹ If you have any questions regarding this notice, please don’t hesitate to contact Joan Simmons, Agricultural Commission at jsim106004@yahoo.com

¹ Official notification form can be found on the reverse side of this notice; Additional copies are available at Town Hall.



AGRICULTURAL COMMISSION
TOWN OF DUNSTABLE
TOWN HALL, 511 MAIN STREET
DUNSTABLE, MA 01827-1313
(978) 649-4514 FAX (978) 649-4371
Agricultural@Dunstable-MA.GOV

Right to Farm Disclosure Notification

TO: _____

(Check status of person receiving notification):

proposed purchaser proposed lessee or occupant

of _____
(address of property)

In accordance with the Dunstable Right to Farm ByLaw, you are notified as follows:

“It is the policy of the Town of Dunstable to conserve, protect, and encourage the maintenance and improvement of agricultural land for the production of food and other agricultural products and also for its natural and ecological value. This disclosure notification is to inform buyers or occupants that the property they are about to acquire or occupy lies within a town where farming activities occur. Such farming activities may include, but are not limited to, activities that cause noise, dust, and odors. Buyers or occupants are also informed that the location of property within the town may be impacted by commercial agricultural operations including the ability to access water services for such property under certain circumstances.”

Date: _____

Seller Name (s): _____

Address: _____

Seller Signature: _____

Upon the signature of the Seller (s) return to:
Agricultural Commission
Dunstable Town Hall
511 Main St.
Dunstable, MA 01827-1313

To the Board of Selectmen:

The foregoing notification has been presented to the perspective buyer(s) or occupant(s) of property in the Town of Dunstable not later than 21 days after a purchase and sale agreement is entered into, or prior to the sale or exchange of real property if no purchase and sale agreement exists, or prior to the acquisition of a leasehold interest or other possessor interest in real property located in the Town of Dunstable.