



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!

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TYNGSBOROUGH'S TOWN MANAGER REPORT

From Colin Loisel, Tyngsborough Town Manager
January 2024

I am pleased to report the following information from Town over the last month. You can find a full version of the Town Manager's report online at tyngsboroughma.gov.

- A big thank you to the Recreation and Parks Committee and Director Alison Page as well as the dozens of volunteers who made the 2023 Festival of Trees possible. With over 130 trees and more than three dozen different raffles, the event featured something for everyone and turned our Town Center into a holiday wonderland.

- The Town is working hard to launch a brand-new town website. Work commenced over the summer and design was finalized this fall. In November, the Town began working with the vendor CivicPlus to start migrating content. We expect the site to be live by the end of February.

- Fiscal Year 2025 Budget Planning is in full swing. Department budget requests were due to the Town Manager on December 21. The Select Board will begin receiving presentations on individual department requests at their January 29 meeting.

- Town Hall and Library staff gathered late in November for an all-staff team building exercise. This was the first time we were able to get all of our staff together to focus on team building and goal setting. It was a productive morning and we're grateful to all of the staff who participated.

- Congratulations to Board of Health Administrative Assistant Angela Lemire who was awarded the Town's first ever TEAMS Award in recognition of her commitment to public service, focus on teamwork and helping others, and delivery of exceptional customer service to her department and other inspectional services departments.

- Election season kicks off this month. Please be sure to visit www.tyngsboroughma.gov to find details on how to run for office, deadlines, and much more. You can also contact the Office of the Town Clerk by calling 978-649-2300 x129. The May Town Election will take place on Tuesday, May 21, 2024.

Be sure to visit www.tyngsboroughma.gov to stay up to date on all things happening in Tyngsborough. You can sign up for alerts & view all recent news articles. You can also follow Tyngsborough MA on Twitter, Facebook, and LinkedIn so that you'll never miss a beat. The Town Manager's Office can be reached by phone 978-649-2300 x100 or by emailing administration@tyngsboroughma.gov.

IN MEMORY OF

Augustus (Gus) C. Skamarycz
Janet M. (Zinn) Stangroom
Aline T. (Landry) Cunningham
Margaret "Peggy" (Stone) Giguere

Marilyn (Bailey) Gordon
Betty Ann (Taylor) Schneider
John A. DeGregory

TYNGSBOROUGH TOWN CLERK NEWS

- **2024 Dog Licenses** are now available at the Town Clerk's office or by mail. Based on the current restrictions on residents entering the building, you are encouraged to renew your dog licenses by mail. Male/female licenses are \$11.00 and spayed/neutered licenses are \$7.00. Current rabies vaccination is required. **If renewing by mail, please enclose a stamped envelope for the license.**

- **Census Forms** were mailed in at the end of December. Please make changes, sign and return. The census form does not register you to vote nor does it change your political party.

- **The Town Election** is scheduled for May 21, 2024. The following are the positions up for election:

Three Year Terms: Select Board - 2, Board of Assessors, Board of Health - 2, Constables - 2, Cemetery Commissioner, Finance Committee, Library Trustees - 2, School Committee - 2, Sewer Commission, and Town Clerk

Five Year Terms: Housing Authority, Planning Board

Two Year Term: Housing Authority

- **The Presidential Primary** is scheduled for March 5, 2024. Stay safe!

Please contact the office at 978-649-2300 extension 129 or email to jshifres@tyngsboroughma.gov with any questions.

TYNGSBOROUGH BOARD OF HEALTH

Happy New Year!!

CHRISTMAS TREE DROPOFF

Christmas trees may be dropped off at the Highway Department on Kendall Road or at 180 Lakeview Avenue (old senior center) parking lot **during the month of January.**

Please make sure that all decorations and all hooks are removed before you drop your tree off.



HOLIDAY TRASH AND RECYCLING SCHEDULE

Due to the upcoming Holiday, trash and recycling will be delayed and picked up on the following day:

Tuesday, January 16, 2023 (Martin Luther King Day)

TYNGSBOROUGH TOWN HALL HOURS

Monday & Tuesday: 8:30AM to 4:30PM

Wednesday: 8:30AM to 7:00PM

Thursday: 8:30AM to 4:00PM

Friday: Closed

www.tyngsboroughma.gov

ADOPT-A-FAMILY

The Adopt A Family Committee would like to graciously thank everyone in the community who donated to this year's campaign. The Tyngsborough community was once again very supportive this year. This program is successful thanks to all of you. Happy and Healthy 2024!

TYNGSBOROUGH SCHOLARSHIP TRUST
P.O. Box 547, Tyngsborough, MA 01879



1963 * Celebrating 60 Years * 2023

THE TST IS ACTIVELY RECRUITING NEW MEMBERS and invites you to join our meetings on the second **Thursday of the month at the Tyngsborough High School at 6:30 pm.** If you would like to volunteer at one fundraising events, enjoy trivia competition, or can help remotely by updating our website or Facebook page, we need you! Please send an email to info@TyngsboroughScholarshipTrust.org with any questions.

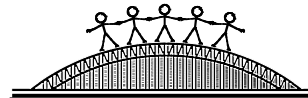
Do you have an idea for an event? **Please come share your ideas at TST meetings, 6:30 pm, the 2nd Thursday of the month in the THS teacher's room**

A reminder to the 2023 scholarship recipients, please be sure to submit proof of school enrollment to the TST at P.O. Box 547 Tyngsborough MA 01879 so you can receive your first or second scholarship payment.

Donations are welcomed in memory of a loved one. All profits from the 2023-2024 fundraising events will benefit scholarships for the Class of 2024. For 60 years volunteers from our community have been coordinating fundraising and awarding scholarships to high school students from Tyngsborough. We welcome and need your help to continue this town tradition.

Please contact info@TyngsboroughScholarshipTrust.org with any questions.

TYNGSBOROUGH RECREATION AND PARKS
Call 978-649-2300 Ext. 150



We meet at The Old Town Hall, 10 Kendall Road the first Wednesday of the month at 6:30pm. Additional information may be found on our website at TyngsboroughRec.com Like us on Facebook. Seeking new members. Join us!

SUSTAINABLE TYNGSBOROUGH
Announcing Pilot Food Waste Drop-Off Program
to begin February 1, 2024

In previous articles, we shared the results of the waste characterization study the Town commissioned that told us almost half (46% by weight) of our collective trash is food or compostable paper waste. Backyard composting of fruit and vegetable scraps as well as napkins, paper plates, etc., can help, but some do not have the room in their yards and also, meat, bones and dairy scraps require commercial composting because backyard composters do not reach temperatures high enough to kill potential pathogens. Using funds from external sources meant to enhance Tyngsborough's recycling and sustainability efforts, Tyngsborough will provide two food waste drop-off bins at the Highway Department's Recycling Center.

What you can place in the drop-off bins: All food scraps, soiled paper products (napkins, paper plates, etc.), certified compostable packaging and tableware (Compostable products must be BPI, CMA, or OK Compost certified). **NO** Plastic, Metal, Yard Waste, Grass Clippings, Cardboard, Fruit Stickers (*important to remove stickers on fruit peels*).

You can bring your scraps to the bins at the highway department any time. **Just be sure to completely close the lid when you are done.** Black Earth will be emptying the bins every week.

**** The Holiday Lights recycling collection bin is outside Town Hall until January 15 ****

Please contact us at sustainabletyngsboro@gmail.com with your ideas or questions. Or join one of **our meetings - always the 3rd Tuesday of the month, starting at 6:30pm at Town Hall.**

Neighbor to Neighbor

Published by Anne Paquin Since 1983

64 Hardy St., Dunstable, MA 01827-1403 Tel. 978-419-1914

E-mail: anne@neighbortoneighbornewsletter.com

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Total circulation is now 6,674 which includes Dunstable and Tyngsborough, MA.



Tim's Timely Technical Tips

By Tim Hulings

January and February are some of the best months to buy air conditioning due to low demand and high availability of labor and equipment. Ductless multi splits present owners of historic New England homes a means to increase energy efficiency and add air conditioning without having to tear up walls and ceiling to install ductwork.

Utilizing multiple indoor air handlers connected via piping and wires to a heat pump outside, they create different zones with a temperature control for each. As these all-electric heat pump systems offer superior energy-efficiency compared to conventional systems, the sponsors of Mass Save offer rebates up to \$16,000 on qualifying installation by program network contractors.

Additionally, homeowners are eligible for a 25C federal tax credit of 30% of the cost, up to \$2,000, for heat pumps, and/or heat pump water heaters.

Until next month, stay comfortable.

Got a question? Drop me a note!

tim@denommeplumbing.com

Tim

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Explore and connect

25 Bryant Lane, Tyngsborough, MA 978-649-7361 www.tynglib.org

Library Hours: • **Mon. & Wed.** 10:30 a.m. – 8 p.m.

• **Tues. & Thurs.**, 9 a.m. – 5 p.m. • **Sat.**, 9 a.m. – 2 p.m.

• **Fri. & Sun. Closed**

CLOSED Monday, January 15th for Martin Luther King Jr Day

• **Genealogy Club: "Publishing 101": Wednesday, January 10 at 6:00 p.m.** For this special meeting we will be joined by genealogist Erin Moulton, who will discuss "Publishing 101." "Do you have a book tucked away in a drawer, waiting to see the light of day? Do you find the steps to publishing daunting and confusing? You're not the only one! Getting your work published can be a puzzle. Let's break down the process. We'll explore different tracks to publishing, including traditional, indie and self-publishing. We'll also navigate market research, explore the querying process and dive into what you can expect once your book has sold."

• **TPL Popcorn Picks (fun for all ages)** Not sure what to watch? Let TPL's expert movie staff help you choose! Popcorn Picks is a free movie recommendation program for registered library card holders. Fill out a form and receive three film recommendations on DVD or Blu-ray, popcorn, candy, and other surprise treats for your watch party. **Once your movie bag is ready, we will notify you to pick it up at the library.**

• **Linocut Printmaking Class: Saturday, January 27 at 11:00 a.m.** Learn how to make striking and expressive linocut prints! In this class students will be introduced to the printmaking process of linocut. The class will cover techniques in carving linoleum, composition, ink mixing, and printing. At their own pace students will learn how to create a design and carve it in linoleum using tools. Students will learn how to ink and print their linoleum blocks by hand. In a relaxed and welcoming environment students will create many beautiful prints of their own as well as collaborate with their classmates. This class is suitable for beginners and can be adjusted for all levels of experience. **Registration is required.**

• **Writers' Group: Every Monday at 6:30 p.m.** Join us for a writing workshop! Expand your knowledge on writing; critique each other's work; and get advice on the craft. New and long-time writers are welcome! This will be an ongoing program.

• **Writers' Group—Children's Literature: Wednesday, January 3rd; January 17th; and February 7th at 6:30 p.m.** If you're interested in crafting and publishing children's books and stories, join us to participate with a group of likeminded individuals to discuss, critique, and broaden your children's literature knowledge. All skill levels are welcome and encouraged to join. Contact Karen Johnson (978-649-7132) for more information.

• **Adult Coloring Club: Wednesday, January 3rd and February 7th at 6:30 p.m.** The Coloring Club meets on the first Wednesday of each month, from 6:30 pm to 7:45 pm. Come color & socialize!

• **Tech Help: Tuesdays 11:30 a.m. – 1:30 p.m. and Wednesdays 7:00 p.m. – 8:00 p.m.** Get technology help at the library. Book an appointment for an individual lesson or consultation on topics such as: Computer basics; Android tablets and phones; Microsoft Word. Call the library (978-649-7361) or email circdesk@tynglib.org to register for a timeslot. **Registration required.**

• **Book Club: Wednesday, January 24th at 6:30 p.m.** For the January meeting, we will be discussing *A Guest in the House* by Emily Carroll. Copies of the book are available at the front desk. Visit tynglib.org/book-club/ for more information.

• **Visit tynglib.org/events to check out all of the upcoming virtual events! Register for TPL programs by calling or emailing (circdesk@tynglib.org) the Library or using links provided on the online calendar for virtual programs.** *Subscribe to our NEWSLETTER to get updates on all our programs sent to your inbox every month! tynglib.org/newsletter*

Kids & Teens SPECIAL PROGRAMS

Canvas Painting Workshop with Pop-Up Art School, February 5, 2024, 12-1:30 p.m. (ages 12-19 only) Paint a pastel sunset with a star-filled sky oozing over top. Learn how to paint colorful and fluffy clouds, and a dark celestial sky with Pop up Art School.

Readers Theatre Club, January 10th at 5 p.m. (ages 7-12) Have you always had a flare for dramatics? This club is for you! Join Miss Lizzie in becoming a part of Tyngsborough Library's very own Reader's Theatre Club! Kids will learn different acting games/exercises, theatre terminology, confidence skills, as well as different techniques in various elements of acting. This program will take place on the first Wednesday of every month and is for ages 7-12. Kids are encouraged to meet consistently, but new members can join anytime. **Registration is required.** For any other questions regarding this program, feel free to email Miss Lizzie at ecormier@tynglib.org, or call the library.

Winter Craft, Saturday, January 13th at 11 a.m. (ages 3-12) Visit the Children's Room to create a fun winter-themed craft with Miss Brianne! Materials will be provided. This program is intended for ages 3-12 (with adult assistance if needed). **Registration is required.**

Snow Dough STEM Activity, Wednesday, January 20th at 5 p.m. (ages 6-12) Join us for a fun snow-themed STEM activity! Kids will make their very own "snow" dough to play with and take home. This program is intended for ages 6-12. **Registration is required** to ensure we have enough materials for everyone.

Make Your Own Valentines, February 1st-February 14th, All Day (All Ages) Visit the Children's Room and make your own valentines! Kids can take them home and give them out, or they can write them to the library. Kids can also decorate a heart and write what they love most about the library to be displayed in the Children's Room. No registration required.

Instrument Petting Zoo, Tuesday, February 6th at 9:30 a.m. (ages 0-4) Join Let's Play Music for an informal, hands-on workshop that allows kids of all ages to explore and play with different instruments. Take turns listening to the different sounds each instrument makes as well as how they feel while playing them. This program is intended for ages 0-4. **Registration is required.**

WEEKLY PROGRAMS

Family Storytime, Thursdays at 11 a.m. (ages 2-5) Join us for stories, songs, and fun! Storytime builds early literacy skills and social skills. This program is intended for ages 2-5. **Registration is required.**

Family Resource Network Playgroup - Wednesdays at 11 a.m. (ages 0-6) Join us for our community playgroup where we will work on Early Literacy skills and much, much more! Ask us about any resources we can help provide for you and your family! The Family Resource Network is funded by the Coordinated Family and Community Engagement Grant (CFCE) from the Massachusetts Department of Early Education and Care. No registration required

MONTHLY PROGRAMS

Club Pokemon, Monday, January 8th and February 5th at 4 p.m. (grades 3-8) Through the Pokemon TCG, your child will learn strategic skills, participate in friendly competition, and have fun! Whether you have binders full of cards or are just learning to play, please join us. You may also bring video game consoles and mobile devices to share your love of the game. Younger grade levels welcome with adult accompaniment. **RSVP online.**

Babytime - January 8th, 22nd, and February 12th at 11 a.m. (ages 0-23 mos.) Join Miss Lizzie in singing songs, fingerplays, and activities all geared toward early literacy skills for your little one! This program is intended for ages 0-2. Registration is required.

LEGO Challenge Club, Saturday, January 20th at 11 a.m. (all ages with a grownup) All ages are welcome to join our LEGO Challenge. See our Instagram [@tyngsboroughpubliclibrary](https://www.instagram.com/tyngsboroughpubliclibrary) for examples of past LEGO Challenge creations. No registration required.

Bedtime Storytime - January 29th at 6:30 p.m. (ages 2-5) Join Miss Brianne for some fun stories, songs and rhymes all before bedtime! This program builds early literacy and social skills and is intended for ages 2-5, but older and younger siblings are welcome. **Registration is required** and pajamas are encouraged!

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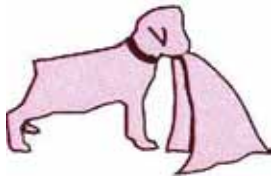
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TYNGSBOROUGH PUBLIC LIBRARY

MORE NEWS

Monthly Scavenger Hunt, All Day, All Month Long (ages 3-12)

Come into the Children's Room each month and participate in a Scavenger Hunt! Each month, there will be twelve numbered pictures hidden throughout the Children's Room. If you find all twelve, you can visit the desk for a sticker! This activity can be done at any time in the Children's Room. No registration required.

Board of Library Trustees Meetings are generally held monthly on the third Tuesday. Check the TPL or Town websites for scheduled meetings.

Friends of the Library – Join in the fun and support your library! Meetings are held 9 Mondays per year at 6:30 p.m. in the Library. See the TPL website for dates. Also, check out the new and easy way that you can join or renew your membership to the Friends of the Library right from the Friends link on our website simply by using the "Join and Pay" or "Donate" buttons.

Like us on **Facebook**, follow us on **Instagram** @[tyngsboroughpubliclibrary](https://www.instagram.com/tyngsboroughpubliclibrary) and **Twitter** @[tyngsboroughlib](https://twitter.com/tyngsboroughlib)

NOTICE

TYNGSBOROUGH WATER DISTRICT

Nomination papers are available for one (1), 3 year term for Water Commissioner. **Nomination papers need to be returned by February 14, 2024 (1:00 PM)** and can be obtained at the Tyngsborough Water District office at 87 Progress Avenue, Unit 2, Tyngsborough. **The Election will be held on Tuesday, April 2, 2024 from 5:00 PM – 7:00 PM at the District office.** All registered voters residing in the District are welcome to vote at this time. **Signed: Board of Water Commissioners** Tyngsborough Water District, 87 Progress Ave, Unit 2, Tyngsborough, MA 01879 978-649-4577

TYNGSBOROUGH DEMOCRATIC TOWN COMMITTEE

... is an official body, recognized both by the Massachusetts Democratic Party and the Commonwealth of Massachusetts. Ongoing initiatives include civic education/engagement, implementation of nature-based solutions for climate change and information outreach on student loan reduction and other government programs. The committee welcomes participation and collaboration with everyone without exception. **Contact Chair Elizabeth Coughlin** lizcoughlin2000@yahoo.com text/phone 978-758-2680.

TYNGSBOROUGH'S YARD WASTE DROP-OFF SITE!

There will no longer be Yard Waste Pick Ups.

The Residential Yard Waste Drop Off Site is located across the street from Town Hall, 25 Bryants Lane. The site is located off Bryant's Lane, closer to the Middlesex Road end. **Use of this Yard Waste Drop-Off Site is available to residents only, is free and usage is unlimited during operating hours.** Vehicles will enter & exit through the same driveway. Look for the signage on Bryants Lane.

Open daily Tuesday through Friday 7:30 AM - 3:30 PM
The site will close the second Saturday in December (weather permitting) and will reopen on the first Tuesday in April.

Please note that the Town will close the site during heavy rain events or snow events. *Notices about changes of hours due to weather events will be posted on the Town website & social media.*

Yard waste may be dumped from any type of container or left in paper leaf bags. No items should be left in anything other than paper bags. If transporting the yard waste via plastic bag or barrel, please dump directly onto the ground. Signs will point you to where to leave the yard waste. Your cooperation in keeping the site orderly is appreciated.

TYNGSBOROUGH HIGH SCHOOL

..... proudly announces Jessica Nguyen, Leilana So, Timothy Guilmette, and Stephanie Tyros as the December Students of the Month.

Jessica Nguyen, daughter of Melissa Tran & Giang Nguyen is a two-year member of the National Honor Society. She has also received the Academic Excellence Award for three years and Outstanding Achievement in World Language. Jessica is also a member of the DEI Club where she serves as the vice president, student council, Medical Professional Club, and National Honor Society. She has also participated in community service such as a teacher assistant at Saint Mary Magdalen Church for the Vietnamese Community, volunteering at Festival of Trees, Tyngsboro Block Party, and the Holiday Marketplace. Her hobbies include working out, late-night drives with friends, photography, and cooking. Jessica's favorite subjects are math and English. Her goals are to major in finance and become a financial analyst, get her real estate license, and become an agent. Thinking back on her days at Tyngsborough High School she says "High school has helped me find what I was interested in pursuing in the future. Along with that, I've made so many great friendships and become much more comfortable with getting involved in things I never saw myself doing".

Leilana So, daughter of Jane Song and Sambath So has received the Academic Excellence Award, the Core Values Award, Outstanding Achievement in Business, and Outstanding Achievement in Science. She is a member of the DECA club where she has been president for the past two years. She is also a member of the student council where she has served as the Student Council Communications Director, and Diversity Equity Inclusion Club Social Media Manager. Her hobbies include playing the guitar, listening to new music, playing video games, and spending time with family. Leilana's favorite classes are Writing Research and Sociology and her future plans include studying computer science to become a software engineer. Looking back on her days at Tyngsborough High School she says "I'll always be grateful for how considerate and attentive my teachers have been. With their help, I've been able to grow and accomplish so much throughout the past four years". Leilana says she also owes a lot of her success to her family and friends who have supported her every step of the way.

Timothy Guilmette, son of Kim and John Guilmette is a three-year member of the National Honor Society. He has also received the Outstanding Achievement in Business Award and was a four-year recipient of the Principal's Award. Timothy is a member of DECA and has served as the secretary. He is also a four-year member of the varsity baseball and varsity football teams where he was named a two-year captain and league all star and received the Coaches Award his senior year. Timothy was also a member of the varsity basketball team for two years. He has also completed community service at events like the Tyngsborough Block Party, Tyngsborough Elementary School, Tyngsborough Youth Baseball and Tyngsborough Youth Football. His favorite subjects are computer science and business. Timothy plans to study computer engineering in college. Looking back on his days at Tyngsborough High School he says "I've gained a sense of what I want to do after high school. Not only with academics, but I've learned what type of person I want to be and be friends with. I've learned skills that will apply in school or work like time management and collaboration with peers".

Stephanie Tyros, daughter of Katherine and Daniel Tyros is a two-year member of the National Honor Society. She has received the Outstanding Achievement in Mathematics Award, Outstanding Achievement in Science, Outstanding Achievement in Business, Smith College Book Award, Academic Excellence Award, and the Core Values Award. She is also a member of the Medical Professional Club, National Honor Society where she serves as secretary, and Senior Sidekicks. Stephanie is also a two-year member of the varsity tennis team. She has also participated in community service such as Give Kids the World, Tyngsborough Public Library, Festival of Trees, Tyngsborough Block Party, Trunk or Treat and The Big Red. Stephanie's hobbies include Reading, puzzles, going to the beach, and hanging out with friends. Her

favorite subjects are math and science and her future goals are to go to college and eventually work in the science field. Looking back on her days at Tyngsborough High School she says "THS has helped me gain confidence and exposed me to many new interests. I have also gained many friendships and memories that I'll carry with me. Among my favorite memories are Homecoming and spending time with my friends".
Congratulations to these four amazing students!

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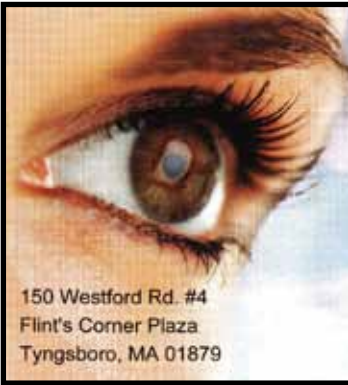
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TYNGSBOROUGH CONSERVATION COMMISSION

The Rain Barrel Program is back!

Become part of the solution by ordering your own rain barrel. Climate crisis is intensifying the water cycle, making wet periods wetter and dry periods drier. Severe droughts can make both rainfall and flash flooding more severe, creating weather whiplash events. When heavy rain falls over drought-stricken soils - which is often hard and cracked - it cannot soak into the ground, and becomes runoff. Rain barrels can collect that runoff and repurpose the collected water. Tyngsborough, Dunstable and Pepperell are collaborating again to provide residents the opportunity to buy their own rain barrels through The Great American Rain Barrel Company.

To order go to <https://www.greatamericanrainbarrel.com/community/> then select your state and town. *Purchasing deadline is March 31, 2024 at midnight. Pickup will take place at the Tyngsborough Highway Department on April 13, 2024 between 10am-12pm. For more information*, you can visit the Tyngsborough Conservation Commission webpage off the Town of Tyngsborough website. Flyers will be available in Inspectional Services at Town Hall.

RESOLVE

TO GET YOUR ESTATE PLANNING DONE

By Edward H. Adamsky

New Year's resolutions aren't usually kept, but you should resolve to complete your Estate Planning this year. Don't get hung up on that term "Estate Planning" it just means getting your affairs in order, no matter how much or how little assets you have. Everyone needs to be organized for the inevitable.

For you, during your own life, and to ensure your own well-being, you need a Power of Attorney and a Health Care Directive (Proxy or Power of Attorney for Health). These documents allow your choice of a trusted person to handle your finances and make medical decisions for you if you cannot do it yourself. You have to put these tools in place before you need them, or it will be too late, and your family will have to go through the Guardianship process with the Probate Court.

In addition to getting these legal documents in place, you need to discuss things with your family. You need to go over your feelings about certain types of medical treatment and various scenarios that might arise. Your family needs to know how you feel. There are some tools online to help you think about these things like the "Five Wishes" and the "Conversation Project." At the least just have a general discussion with your family.

If you do have assets, and especially if they are substantial, then you need to plan where they will go when you die. You need a Will, and perhaps a Trust, if your situation is complex or there are people in your family for whom a Trust would make sense (someone with a disability or with a substance abuse issue).

You also need to get your affairs organized in such a way that your Executor or Trustee will be able to figure them out and take over after you have gone. Make lists of your assets, including all bank and investment accounts. Also write down your debts and regular bills. Consider making a full listing of wherever your money goes (like Netflix or your cell-phone company) so they know what things to stop after you die. List out your advisors with their phone and email contacts so your family knows who to talk to for more information. Your family cannot ask you any questions after you are gone (well, at least you cannot answer them) so consider writing down the answers to what you think they might ask. Keep your files organized with copies of tax returns and bank statements so they can have that information.

Lastly, consider planning out your funeral in detail (and maybe even pay for it in advance) so no one has to deal with that in the hours just after your passing. Everything you do to plan and organize will lessen burdens for your family when they are in a time of grief. It's a gift that will mean a lot, and so, it's a New Year's Resolution that you should keep. See your Estate Planning and Elder Law Attorney now!

TYNGSBOROUGH VETERAN'S AGENT

Veterans, Veteran widower, widow or dependents of a Veteran, you may be eligible for financial assistance from my office. I may be able to help with basic living expenses, rent or mortgage heating cost, prescriptions, hearing aids, monthly healthcare premiums and hospital/doctor bills not covered by your Medicare or other insurance. The Veteran's Office is a confidential office where your identity is completely confidential. Call or email to schedule an appointment. *Sincerely, Christopher W. Dery, Tyngsborough Veteran's Agent, 25 Bryants Lane, Tyngsborough MA, 01879 978-649-2300 X131 veteransagent@tyngsboroughma.gov*



FRIENDS OF THE TYNGSBOROUGH PUBLIC LIBRARY



** You can **join the Friends** anytime. Ask for an application at the Library or go to <https://www.tynglib.org/about/friends-of-the-library/> and use the **Donate** button to contribute. Your donation goes to the Friends in support of the Library, not to the town.

** **Upcoming Meetings:** Join us on Mondays, 6:30pm, in the Library: Meeting dates in early 2024: February 5, March 4 (Membership Month), April 1 (New membership year) Email the Friends at TynglibFriends@gmail.com if you have questions.

TYNGSBOROUGH BOARD OF HEALTH

• Expanded Recycling Center at the Highway Department - Now, in addition to large flattened cardboard, **you can bring scrap metal, textiles, and mercury-containing items** to the Recycling Center at the Highway Department (89 Kendall Road) for recycling or safe disposal, year round.

Scrap metal: NO full-size appliances. For a list of accepted metals, please visit: www.scrapit.us/metals-we-take

Textiles: In any condition - Clothing and fashion accessories, underclothes, coats, footwear, purses, wallets, backpacks, towels, all linens, curtains, throw rugs, stuffed animals.

Mercury-containing items - Fluorescent and CFL bulbs, thermometers, rechargeable batteries, elemental mercury.

REAL ESTATE TAX EXEMPTIONS

You may be eligible to receive a property tax exemption if you fall into any of these categories: Legally blind person; Veteran with a service-connected disability; Surviving spouse of a disabled veteran or veteran who died from active-duty injury or illness; Senior citizen age 65 and older, who meets income and asset requirements. You must have owned and occupied your property as of 7/1/2023. Supporting documentation is required for all exemption applications. Applications are available at the Assessors Office in Town Hall, or at www.tyngsboroughma.gov/departments/assessors. Applications for FY2024 are due to the Assessors Office by April 1, 2024. If you have questions, please call 978-649-2300 x 121.

POLICE & FIRE EMERGENCY 911

Fire Dept. 978 649-7671 Police Dept. 978 649-7504
TOWN OF TYNGSBOROUGH
 TOWN HALL, 25 BRYANTS LANE

Mon. & Tues., 8:30AM to 4:30PM • Wed.: 8:30AM to 7:00PM
Thurs.: 8:30AM to 4:00PM • Closed Friday Until Further Notice

Meeting schedules are posted at the front entrance of the Town Hall

Town Hall Directory Main Number 978-649-2300

Town Accountant	Ext. 124	Media Dept.	Ext. 140
Assessor's Office	Ext. 121	Planning Board	Ext. 115
Board of Appeals	Ext. 112	Town Treasurer	Ext. 126
Board of Health	Ext. 118	Veteran's Agent	Ext. 131
Building Office	Ext. 112	Sewer Dept.	Ext. 134
Town Clerk	Ext. 129	Board of Selectmen	Ext. 100
Town Collector	Ext. 128	Town Administrator	Ext. 100
Conservation Office	Ext. 116	Recreation & Parks	Ext. 150
Capital Asset Mgmt Com	Ext. 124	Highway Dept.	978-649-2310



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TYNGSBOROUGH COUNCIL ON AGING



169 Westford Rd, Tyngsborough, MA
978-649-9211

Mailing Address: 25 Bryants Lane, Tyngsborough, MA 01879
 Email: Broche@tyngsboroughma.gov

Hours of Operation are Monday thru Friday 8-4. Bus 8:15-3.

Closed Monday, January 15th, Martin Luther King Jr. Day.

- **Donations Needed:** Coffee (ground and k-cups), 12oz Cups, Paper Plates-Small and Large, Plastic Spoons, Forks, Knives, Sugar Packets and small coffee creamers
- **FREE... PAINTING CLASS Every Monday, 12:30-3:00** In this class everyone helps each other. If you love painting and don't mind (asking or helping) others, come join us and make new friends.
- **BONE STRENGTH FREE, Weds. 10:00 / Fri. 9:00** Doctor's note **NOT** required. Class has opening, No cost.
- **YOGA AND HOLISTIC HEALTH** Every other Weds. 9:00, see calendar for the dates. Lynda Gamble...Yoga. Laurie Schmaltz... Holistic Health.

**New events can be added at any time
 check out the bulletin board at the center.**

- **COA Board Meeting, Tuesday, January 16th, 3:30**
- **WELLNESS CLINIC** Tyngsborough Council on Aging, 169 Westford Rd 978-649-9211. Charlene Muscato RN will be here **Wednesday, January 10th, 9:30** doing blood pressure readings, weight checks and medication reviews. **Sign in sheet at the front desk.** First come, first served.
- **TYNGSBORO FOUNDATION FOR THE AGING:** The Tyngsboro Foundation for the Aging is a 501(c) (3) nonprofit organization, organized to support local senior citizens and the Tyngsborough Senior Center in coordination with the Tyngsborough Council on Aging. Its sole purpose is to lend volunteer and financial assistance to the Council on Aging in providing fellowship and a diversity of activities and programs and to enrich the lives of area seniors. Tyngsboro Foundation for the Aging, P.O Box 534, Tyngsborough, MA 01879, Email Address tfata@yahoo.com. The Annual membership fee is \$5.00. If, you would like to be part of our organization, see Robert Guernesey, we could use creative minds.
- **Need Help Paying Your Heating Bills? Help is available!** The Fuel Assistance Program run by Community Team Work, helps income-eligible households pay part of their winter heating bills and a small % of your electric bill. If your gross household income falls within the limits, you may qualify for fuel assistance. To set up an appointment with Charlene Muscato call the Senior Center 978-649-9211, appointments are from 10:00 AM- 1:00 PM. No walk in's! Don't suffer from the cold. Put your pride aside and stay warm.
- **FREE... PAINTING CLASS, Every Monday, 12:30-3:00** In this class everyone helps each other. If you love painting and don't mind (asking or helping) others, come join us and make new friends.
- **CRIBBAGE, Every Tuesday Morning 10:00 - 12:30** We have openings for cribbage players. We welcome all.
- **FREE COMPUTER and CELL PHONE HELP at the Senior Center. Wednesdays (January 10th) 9:30 -12:00.** Dean Lotito, will be available to help fix issues with your cell phones and computers. Take advantage of this free service.
- **BOOK CLUB (Monthly) Wednesday, Jan. 17th, 10:00** Come join us on the 3rd Wednesday of each month. Discover and read the best new books each month.
- **Birthday Celebration, Friday, Jan. 19th, 11:30,** Mass Cultural Council Entertainment, Kathy Rodger LCC
Lunch:Traveling Chef \$3.00pp
- **CHINESE NEW YEAR: The Year of the "DRAGON" Traveling Chef, February, 9th, 11:00 \$3.00 pp.** In the Chinese culture, the dragon represents **good luck, strength, health and also the male element Yang.** The dragon is unique because it is the only mythical creature of all the animals in the Chinese zodiac and babies are born in the year of the dragon more than any other animal.
- **VALENTINE'S DAY CELEBRATION, Friday, February 15th 11:00, Food Sponsored by Donations. Entertainment, John Porcino LCC \$7.00 pp**

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TYNGSBOROUGH REPUBLICAN TOWN COMMITTEE (TRTC)



The TRTC serve as our community's official representation within the Massachusetts Republican Party. In addition to promoting the principles of the Republican Party, we also assist local, state, and national Republican candidates in their bid for public office. While not everyone agrees on all issues, the TRTC focuses on issues we all share: **less government, budgetary restraint, and lower taxes.**

LOCALLY: We help promote fiscal responsibility; present Town Meeting Warrant Articles; oversee voter registration and elections; and organize signature drives for candidates and important issues.

STATE & NATIONALLY: We promote and support candidates that share our values; provide delegates to our State Convention to vote on our nominees for elected office; and coordinate with other Republican Town and City Committees. **Please get involved and make your voices heard!!**

ELECTION OFFICIALS NEEDED: We're looking for Republicans to help preserve integrity in the 2024 election. Please let us know if you're interested in serving as an Election Official, Poll Worker, or even as an Election Observer at one of our town precincts. Reach out to TyngsboroughRTC@gmail.com for more Information.

COME JOIN US!!: E-mail TyngsboroughRTC@gmail.com

to get on our mailing list and follow us on Facebook ([TyngsboroughRTC](https://www.facebook.com/TyngsboroughRTC)) for meeting updates and other important information.

DONATE: If you'd like to make a donation, please send to: TRTC, PO BOX 614, Tyngsborough, MA 01879 or directly via <https://secure.winred.com/tyngsborough-rtc/donate>

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FINANCIAL FOCUS®

New Year's Financial Resolutions

Now that we've reached 2024, you might be thinking about your goals and hopes for the new year. But in addition to whatever personal resolutions you might make — volunteering, going to the gym more, learning a new language and others — why not make some *financial* resolutions, too?

Here are a few to consider:

- **Boost your retirement savings.** If you can afford it, try to increase your contributions to your IRA and 401(k) or similar employer-sponsored retirement plan. The more you put away in these accounts, the greater your chances of reaching your retirement goals. At a minimum, contribute enough to your 401(k) to earn your employer's match, if one is offered. And whenever your salary goes up, consider raising the amount you put in to your 401(k).
- **Reduce your debts.** It's not always easy to reduce your debts — but it's worth the effort. The lower your debt load, the greater your monthly cash flow. So, look for ways to consolidate debts or find other, possibly more productive, ways of using credit. And if you truly can't afford something that's nonessential, don't go into debt for it. "Live within your means" is an old piece of advice, but it's just as valid now as ever.
- **Build an emergency fund.** If you suddenly needed a major home or car repair, or received a large medical bill not fully covered by insurance, would you have the funds available? If not, you might be forced to dip into your retirement accounts or other long-term investments. To avoid this possibility, try to build an emergency fund containing several months' worth of living expenses, with the money kept in a liquid, low-risk account that's separate from the ones you use to meet your daily expenses. It can take a while to build such a fund, but if you make it a priority and contribute regular amounts each month, you can make good progress.
- **Avoid emotional decisions.** Too many people overreact to events in the financial markets because they let their emotions get the better of them. If the market is temporarily down, it doesn't mean you need to sell investments to "cut your losses" — especially if these investments still have good fundamentals and are still appropriate for your portfolio. It can be hard to ignore market volatility, but you'll be better off if you focus on the long term and continue following an investment strategy that's designed to meet your needs.
- **Review your goals.** Over time, your goals may have changed. For example, while you once might have wanted to retire early, and planned for it, you may now find that you'd like to work a few more years. If that's the case, you may also need to adjust your financial and investment strategies.
- **Revisit your estate plans.** If you've married, divorced, remarried or added children to your family within the past few years, you may need to review the account titling and beneficiary designations on your 401(k) and other retirement assets, along with your estate-planning documents, such as your will or living trust. You might also need to revise these documents in other ways.

Of course, you may not be able to tackle all these resolutions at one time, but if you can work at them throughout the year, you can potentially brighten your financial outlook in 2024 — and beyond.

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TYNGSBOROUGH GARDEN CLUB



Our December Christmas party took place at the home of Nancy and Jim Burke on Tuesday evening, December 5. The party was well attended; the food was excellent and the featured finger foods and desserts were a hit. We used to have a Yankee swap but in recent years, the group decided that the money would be better used if we took up a collection for the Adopt-A-Family program here in Tyngsboro. I am pleased to report that the club members contributed \$345 to the program.

Although we take a break from meetings in January, the club is not dormant. We are looking ahead, planning, and strategizing. Our plant sale committee headed up by Nanette Longley will be meeting to decide how best to leverage our major fund raiser for the year—the plant sale, which is scheduled for May 18. While May seems far away, it will be upon us before we know it, so it's best to get a jump on things early. We're also working out the details for a flower show and Open House in conjunction with the Tyngsborough Public Library sometime in April. More on that, the plant sale and other programming will appear in these pages and on our website, which is listed below.

Our first meeting of the New Year will take place on Tuesday, February 6 at the Evangelical Congregation Church, 23 Kendall Rd. at 7 pm. The program will feature a Power Point presentation and discussion by Linda Sheldon on the 2024 Herb of the Year—yarrow. 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 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

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

YOU CAN HELP BY DONATING THE FOLLOWING:

• **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

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

We meet the 1st Tuesday of each month at 2:00PM.

Currently we meet at the Tyngsborough Sportsmen's Club, Westford Road, Tyngsborough.

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

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AMVETS National Website: <http://www.amvets.org/>

TYNGSBORO-DUNSTABLE



Rotary Motto Service Above Self

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

The Rotary Club was instrumental in launching **SafetyNet**. SafetyNet is a radio frequency tracking system designed to help police officers locate residents with cognitive impairments such as autism spectrum disorder, Alzheimer's or dementia.

Eligible residents who sign up for SafetyNet will receive a free loaner bracelet for as long as they wish to be in the program.



**DUNSTABLE EVANGELICAL
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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.

We welcome you to join us anytime!

• **The Adult Bible Study Class resumes weekly in January (except the second week of the month) at 9:00am.** The topic is an in-depth study of the Gospel of Matthew. It contains the most thorough and organized presentation of Christ's teaching anywhere in the Bible. Join us.

• **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.

The next meetings will be held on January 7th & 21st. Anyone is welcome at these meetings. Check the church website for any updates.

• **DECC and its members** participated in the very successful "Journey & Jinglefest" celebration, culminating the day with a celebration of music, provided by our former choir members, filling the sanctuary. Many thanks to those who joined voices for a beautiful concert. We hope all who came enjoyed the holiday presentation.

We look forward to seeing you at 10:30 AM on Sundays.

God bless you. We wish you all a joyful, safe and healthy New Year!

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MASSEMMS

The Massachusetts Democratic State Committee is the governing body of the Massachusetts Democratic Party. The Public Policy subcommittee acts to facilitate stakeholders understanding and engagement with federal, state, and local programs and initiatives for their benefit and for the general good.

Public Policy State Committeewoman Elizabeth Coughlin 1st Middlesex Senate District is currently providing outreach information regarding student loan reduction benefits, Green Community, Climate Change and other grants and initiatives.

Email lizcoughlin2000@yahoo.com text or call 978-758-2680



AMERICAN LEGION AUXILIARY UNIT 247

90 Pawtucket Blvd. Tyngsborough, MA 01879

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

The Auxiliary is holding a CHRISTMAS RAFFLE.

This will 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 chances to win.

**Tickets-Payments-Info:Call/text Diane DiLeo
at 978-204-9329**

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

We Wish You a Merry Christmas & Happy New Year!

**Starting in January meetings will be held the second Saturday
at the Evangelical Congregational Church in Tyngsboro 11:00 am.**

ROBERT D. PELLETIER

AMERICAN LEGION POST #247, INC.

90 Pawtucket Blvd., Tyngsborough, MA 01879



Active duty military and veterans always welcome to join.

First Year FREE for new Legion members.

For further information call 978-649-7540

Elected Officers/Executive Board:

Jim Lawler, Joe Conlin, Ray Hamelin and Fred Carroll.

Hello everyone, my name is **John Taylor**. I am the contact for the American Legion Post #247 and SAL. You may email me at johntaylor1777@gmail.com.

I want to share our new website address. I am continuing to build it. I really believe it will be a great resource for all of you to be able to access information and link to websites, organizations, local affiliations and people. I am enclosing the address for you to save to your bookmarks or mobile device favorites. Please feel free to contact me with any questions, concerns or suggestions. I thank you all for your service and involvement in the American Legion.

If you would like to stay updated with new information about Post #247 please use this link <https://sites.google.com/view/american-legion-site/home> or the facebook page American Legion Post 247 – Tyngsborough MA

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Confessions St. John: Mon. 4:30-5:30pm & Sat. 3-3:45 pm

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



THE HOPE AND HEALING ADULT GRIEF SUPPORT GROUP

We meet on the last Saturday of the month,
from 10:30 a.m. - 12:00 p.m.

at St. John the Evangelist, Old Parish Hall,
115 Middlesex Road, N. Chelmsford, MA 01879.

STITCHERS AT THE TYNGSBORO SENIOR CENTER

Stitchers have made a decision to only use new yarn for all their projects. There was a sale of knitwear at the Fall Festival, as well as before and after the Christmas Party at the Center on December 15. The sales were successful and our cabinet is stocked with all new yarn. A big thank you goes out to all those who have stitched knitwear and afghans, helped to get the Arts and Crafts room ready for the sale, and the sales people.

Our knitwear will also be given to The Lowell General Hospital Cancer Center, Tyngsboro Elementary School, and Able to Serve.

Our Group meets on Mondays from 10 AM to 11:30AM in the dining room of the Tyngsboro Senior Center. Come and learn the art of stitching or just bring your project in and enjoy the chat. For further questions, please call **Coordinator, Jean Jacoppi (978-649-9076)**

THE FRIENDS OF THE TYNGSBORO ELDERLY, INC.

We wish you a happy and healthy New Year! We are already planning our two events for 2024. One of the events is in June and the other in the Fall with all the fun raffles, prizes, and music by our own DJ, Jim Foley. Of course, there will be lunch and entertainment.

Become a member and join in on the fun times. **Membership forms are available at the Greeter Desk at the center and from Joe Jacoppi, President. (978-649-9076) You need not be a member to join in on the fun.**

BONE BUILDERS CLASS

... is held at the Tyngsboro Senior Center. Slow and gentle exercises using weights, have been specifically designed for those who have Osteopenia or Osteoporosis. The class is currently on Wait List but you are welcome to view a class to see if it is a good fit for you. A commitment of two times a week for six months is requested. All equipment is provided. **Any questions? Don't hesitate to call Jean Jacoppi, Leader (978-649-9076)**

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Email: thechristians@juno.com

Home bible studies in Nashua, Tyngsboro, Dracut, and Lowell.



Because Altrusa's motto is Patriotism, Efficiency and Service, Altrusa members feel strongly about supporting our veterans and thanking them for all that they did for our country. Altrusa members, Laura Sievert and Kathy Muldoon, were very busy this fall spearheading a veterans project for the veterans serviced by Princeton House in Lowell for Veteran's Day. Thirty (30) veterans from various wars live in the residential facility, associated with the Bedford VA. Gift cards and donations were solicited from local business for the (29) men and (1) woman. The following businesses supported the veterans: Hannaford Market, Panera Bread, Princeton Station, Dream Diner, Five Below, T.J. Maxx, Comet's Diner, Cracker Barrel, Home Depot, DSW, CVS, Market Basket, Trader Joe's, and Dunkin Donuts. Altrusa is grateful for their support.

In addition, Altrusa members assembled comfort bags for these veterans for Christmas. It is difficult to believe that those who gave so much to ensure our freedoms, are in need of basic toiletries.

The Altrusa Club of Merrimack Valley conducted a very successful Food Drive at Market Basket, Somerset Plaza in Nashua on Saturday, November 11, 2023 to benefit the Nashua Soup Kitchen and Shelter (NSKS). The patrons of the store were overwhelmingly generous and more than 3,000 pounds of food, as well as assorted paper products filled the NSKS truck. In addition, cash donations in the amount of \$264.00 and a \$50 gift card were forwarded to NSKS. Altrusa appreciates the support of Market Basket, by allowing us to solicit their customers for donations.

Altrusa meets the 2nd and 4th Tuesday of the month at the Tyngsborough Senior Center, 169 Westford Road, at 6:00 p.m. Please email altrusamv@gmail.com if you are interested in joining other volunteers in making a difference in the lives of others in our communities.

LOADING DOCK GALLERY

122 WESTERN AVENUE, LOWELL, MA

SHOW: *Evolving Perspectives*:

7th Annual Greater Lowell Regional Art Show

SHOW DATES: January 3-28, 2024

RECEPTION: 3-5pm, Saturday, January 6, 2024

The Greater Lowell Regional Art show returns to Loading Dock Gallery with "Evolving Perspectives," featuring young artists from greater Lowell area high schools, including Innovation Academy Charter School, Notre Dame Academy, and the Lunenburg, Groton-Dunstable Lowell, Tyngsboro, Billerica, Pelham, and Chelmsford High Schools.

Evolving Perspectives comments on our world and our world-to-be. Responding to such prompts as "Future," "Change," "Differences," "Unknown," and "Self," these young artists explore the questions they and their rising generation face: "What do I see in the world right now?" and "What do I do?"

Evolving Perspectives gives a generational voice to the ever-changing relationship between the artists and their world. Share their vision.

Evolving Perspectives runs January 3-28 at Loading Dock Gallery, 122 Western Avenue, Lowell, MA, noon-5:30pm, Wednesday-Saturday, until 4pm Sunday. Reception 3-5pm, Saturday January 6. More at www.theloadingdockgallery.com.

Loading Dock Gallery is part of Loading Dock Arts, Inc., a 501c3. This program is supported in part by a grant from the Lowell Cultural Council, a local agency which is supported by the Mass Cultural Council, a state agency.



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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. New Session - January 9th. The study is being led by our interim pastor's wife Diane. 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. New Session - January 9th, 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!!!

• **Our entry for the Tyngsboro Festival of Trees** received a People's Choice Award. Our exhibit titled The Reason was a large wooden hand made cross decorated with greenery, lights and red ornaments. Thank you to Patti Reeki (designer) and Roger Larose who built the cross. This was truly a labor of love.

• **Thank you** to all who stopped by our Christma Fair and Thrift Shop on Dec 2nd. It was a great day !

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• You can remain updated by visiting our website

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or please check our **Facebook** page for unexpected closure dates.

Happy New Year !!

PARISH CENTER FOR THE ARTS

10 Lincoln Street, Westford, MA 01886 pcawestford.org

• **Music Together** - weekly Mondays, 4:45-5:30pm Thursdays, 10:30-11:15am

• **GuruKool Bollywood Fitness** - weekly Wednesdays, 7:45pm

• **1/26/23: BACK BY POPULAR DEMAND! Dueling Pianos**, 7pm

• **2/10/23: Isabel Stover Quintet**, 7:30pm

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• **Sunday Jazz Jams** Bring your instrument and sit in on a few tunes with other jazz musicians, 3:30-5:30pm. A safe space to practice, play and listen to jazz tunes, or just hang out with friends. Each month, a few tunes will be posted to work on before the jam.

Email joe_virga@yahoo.com to get on the Jazz Jam email list. \$5 suggested cover for all drop-in programs. **Future Dates: 1/7/24, 2/4, 3/3, 4/7, 5/5, 6/2...** Producer: Marcia J. Macres

• **3rd Friday Bluegrass Jam** A community event open to the public, 7-10pm. Bring your banjo, fiddle, voice, or just come to watch! All are welcome and all have a great time. **Future Dates: 1/19, 2/16, 3/15, 4/19, 5/17, 6/21...** Producer: Mark Abare

To learn more about the PCA & its wide array of artistic endeavors, visit pcawestford.org

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You can also support your community by teaching safety programs to children, installing free smoke alarms in high-risk neighborhoods, dispatching Disaster Relief Volunteers to emergencies, and more! We have something for everyone! No experience is necessary – we'll provide all the training you need.

To learn more, contact Michele Cruz

Email: michele.cruz@redcross.org Phone: (617)913-6381

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Can't volunteer right now?

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BUILDING YOUR CREDIT

By Christine McCarron

When I was young, nobody talked to me about my credit score and how important it was. My family always preached: Cash is King and my parents were proud that they didn't have any credit cards.

When I wanted to buy my first house, the bank pulled my credit and found...nothing. I had never borrowed any money so I didn't have any credit score. Unfortunately, banks don't subscribe to the Cash-is-King model and they certainly don't want to loan money to anyone who has no track record of repaying it.

I lost out on buying that house and it took me months to figure my way around the mystery of getting a decent credit score. I hope that these ideas will save you time getting your score at least into the Good zone!

- **Get a Secured Credit Card:** Unlike traditional credit cards, a secured card requires a cash deposit as collateral, typically equal to your credit limit.
- **Become an Authorized User:** Consider becoming an authorized user on a family member's or trusted friend's credit card account. This allows you to piggyback on their good credit history. Ensure that the account owner has a solid credit record, pays bills on time, and keeps the card balance at less than 50% of the available credit.
- **Explore Credit Builder Loans:** These loans work by borrowing a small sum of money, often held in a savings account or certificate of deposit (CD). As you make regular payments, the lender reports your positive payment history to credit bureaus, helping you build credit over time.
- **Establish Utility and Phone Bill Payments:** Even without a credit card, you can start building credit by ensuring timely payment of your utility bills, such as electricity, water, and internet services. Some utility companies report payment history to credit bureaus, creating a positive credit record.

• **Practice Responsible Financial Habits:** Developing good financial habits is essential for a healthy credit score. Pay all bills on time, every time, to avoid late payment penalties and negative marks on your credit report. Aim to keep your balance, below 30% of your available credit limit.

• **Monitor Your Credit Report:** Regularly checking your credit report is crucial, even as a young person with limited credit history. Go to AnnualCreditReport.com to request a free copy of your credit report. You can get a report from each of the three major credit bureaus (Equifax, Experian, and TransUnion) annually. Review the report for errors, discrepancies, or signs of identity theft. Address any issues promptly by contacting the credit bureau to dispute errors or report suspicious activity.

None of these ideas will help if you go crazy with your credit. Be cool, buy one or two things each month and always pay the full balance. One great idea is to make the whole process automated and easy. Pay a monthly bill – like a Netflix subscription or your cell phone – with your credit card. Set up the credit card bill to be paid automatically from your bank account each month. Make sure there's always enough money in the bank account to pay the bill and voila! You'll be building credit with zero effort. Within a few months, you'll see your score rising along with your confidence.



Neighbor to Neighbor

Published by Anne M. Paquin

Since 1983

64 Hardy St., Dunstable, MA 01827

(978) 419-1914

anne@neighbortoneighbornewsletter.com
www.neighbortoneighbornewsletter.com

Do you have a fundraiser, meetings, or events coming up in February or March? There are 6,674 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 March, it is best to have it in the upcoming February 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 enjoy reading the issues. Sincerely, Anne*